

# Member News

## Dear Emma,

With each new season of the year, Catholic Vantage Financial welcomes the opportunity to provide services that help make a difference in your life and those of your loved ones and our Catholic community.

In this issue of our quarterly newsletter, we invite you to read about and take advantage of the many opportunities and activities available at Catholic Vantage Financial in the coming weeks and months.

May the season be filled with blessings for you and your family.

Sincerely,  
Your trusted credit union family



## Get your projects done before the last leaf falls

If you're a home owner with equity in your house, there's still time to apply for a Catholic Vantage Financial Home Equity Line of Credit to take care of a variety of needs. **SPECIAL OFFER ends November 30, 2017.** Benefits include:

- Flexibility to borrow money as needed
- Rates as low as **1.99% APR\*** for first 12 months
- Minimum initial loan draw of \$10,000
- No annual fee/no closing costs
- Appraisal fees are waived during SPECIAL OFFER

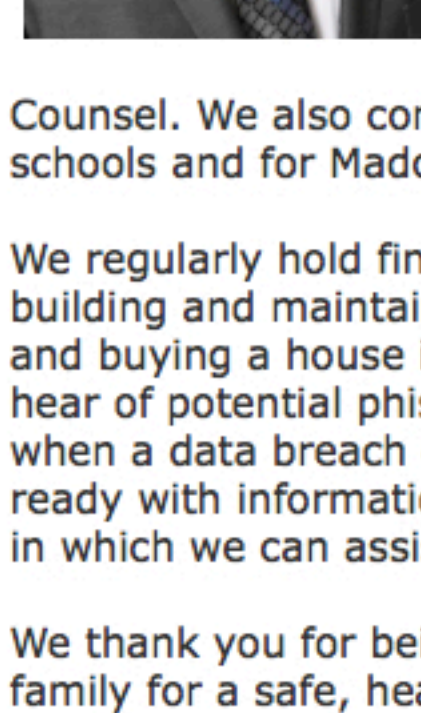
**LIMITED TIME OFFER** **Act Now** and we will waive appraisal fees!

In addition to financing small to large projects around the house, a Home Equity Line of Credit can be used to help with tuition costs, education expenses, holiday plans and more. As your Catholic Credit Union, we care about helping you get the best value so that you and your family can save money and get ahead financially. We're here for you, every step of the way.

## LEARN MORE

\*Annual Percentage Rate. Promotional rate and offer available for members as of 10/01/17. Rates are subject to change. Rate reverts to regular HELOC rates after 12 months. The Home Equity Line of Credit (HELOC) is a variable rate loan based on the Wall Street Journal Prime Rate, plus or minus an index, and can change quarterly. Regular HELOC rate for A+ credit is currently as low as 4.00% APR. **Please read the Important Terms and view Historical Rates and Payment examples.** Your actual rate and index will be based on your credit history and combined loan to value. The regular rate floor for A+ credit and 80% LTV is 3.25% APR and the maximum rate is 18% APR. The minimum initial advance for this promotion is \$10,000, followed by minimum advances of \$1,000. There is no annual fee and no pre-payment penalty. Appraisal fee of approximately \$380 - \$500 is waived for this promotion. Visit MYCVF.ORG or call (734) 432-0212 for more information. New loans / draws only.

## Message from Peter Bagazinski, CEO

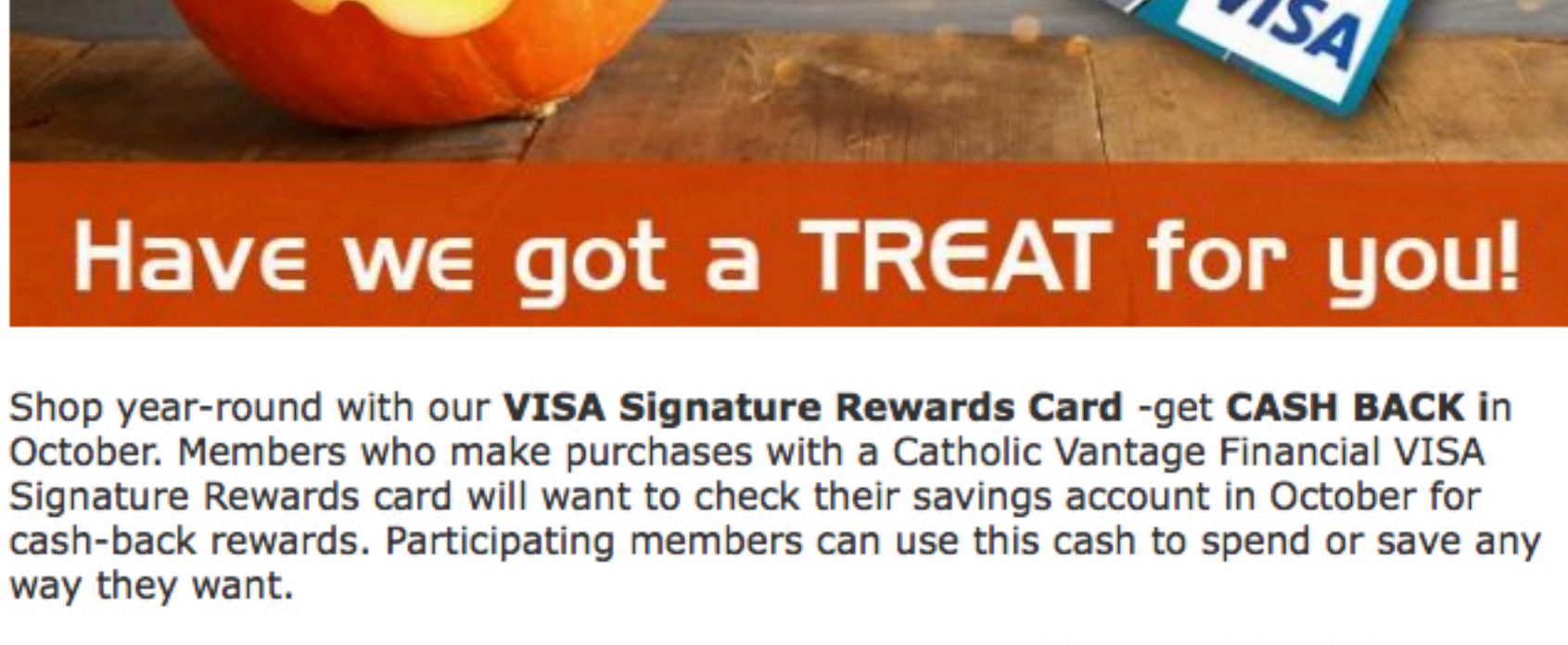


When we learn of disasters, we are proud to be part of a generous community that steps up to help others. Catholic Vantage Financial continues to collect monetary donations to be distributed through the Red Cross and Catholic Charities to help people who suffered tremendous losses in Texas, Florida and Puerto Rico. Some may even include family members and friends.

As a Catholic credit union, we practice good stewardship and engage in activities we believe can make a difference in our community. These include providing scholarships to students in local Catholic schools and through the Archdiocese of Detroit, and collecting donations of clothing and coats to support PB&J Outreach with Our Lady of Good Counsel. We also continue to provide financial literacy programs in several local schools and for Madonna University's Bridging Lost Gaps program.

We regularly hold financial education workshops here at the credit union about building and maintaining good credit, navigating the mortgage financing process, and buying a house in the current seller's market. We alert our members when we hear of potential phishing scams so that you can safe guard your information and when a data breach does occurs, like the recent Equifax breach, our team stands ready with information, resources, and guidance. If there are programs and ways in which we can assist, please let us know. We want to hear from you.

We thank you for being a member and extend our best wishes to you and your family for a safe, healthy and blessed holiday.



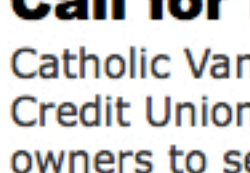
## Have we got a TREAT for you!

Shop year-round with our **VISA Signature Rewards Card** -get **CASH BACK** in October. Members who make purchases with a Catholic Vantage Financial VISA Signature Rewards card will want to check their savings account in October for cash-back rewards. Participating members can use this cash to spend or save any way they want.

If you're not yet using a VISA Signature Rewards Card, why not switch today to earn 1.25% cash back on all your holiday shopping, groceries, gas, travel and other purchases. Cash back rewards are paid out annually in October. No need to wait.

**1.25% Cash Back**

## APPLY TODAY



Another Halloween Treat: Pick up a Halloween Trick or Treat bag at either branch office starting October 13 while supplies last.

## Call for Board of Director Nominations

Catholic Vantage Financial's board of directors is made up of qualified volunteer Credit Union members. Each year we seek new volunteers among our member-owners to serve on our board. As a volunteer board member, you can help shape the future of the Credit Union while using your skills to contribute to its mission. Members in good standing who are at least 18 years of age may submit a letter of interest along with a biography of 100 words or less.

The deadline for submission is **November 13, 2017**. Please mail your letter and biography to:

**Nominating Committee**  
C/O CEO Catholic Vantage Financial  
36111 Five Mile Rd.  
Livonia, MI 48154



## Madonna University students receive valuable money management tips

Nearly 35 students of **Madonna University's Bridging Lost Gaps (BLG)** program received a College Financial Prep workshop from Catholic Vantage Financial. The BLG program provides workshops, mentoring, and community networking opportunities to young African-American males from Detroit enrolled at Madonna. CVF's VP of marketing and business development, **Emma Teller**, at far right, joined BLG Director **Brett Jordan**, at far left, for a group photo with students following the presentation.

## Coming Soon...

We have heard our members talk about the high-price of insurance costs and we wanted to do something about it. Catholic Vantage Insurance Agency, is coming soon!



**We don't believe in a one-size-fits all mortgage. That's why we work with Mortgage Center to offer mortgages that are as unique as you are.**

- \* Fixed-rate
- \* Adjustable Rates
- \* Condos
- \* Investment Properties *Plus*

**FHA:** Do you need a mortgage with a low down payment or is your credit less than perfect? An FHA mortgage may be a great option.

**VA Home Loan:** As down veterans and military personnel to purchase a home without mortgage insurance and a down payment may not be required.

**Construction Loan:** Build your home and make interest only payments during construction. Once your home is completed, the loan will automatically convert to a conventional mortgage.

**Doctor Loan:** Transition from medical student to home owner with ease. You can exclude deferred student loans from your debt on your mortgage application with our specialized Doctor Loan.

**Student Debt Relief:** This may offer you the opportunity to qualify for a mortgage if you have student loan debt.

**Family Helper Loan:** Available to assist family members to purchase a primary residence.

**Home Renovation Loan:** Renovate a home or make improvements on a new purchase.

**PMI Saver:** If you have good credit and would like to avoid mortgage insurance, then we have the loan for you.

**USDA Rural Development Mortgage:** Purchase a home in a rural area with no down payment and gift funds may be used.

**HomeReady:** This mortgage provides some great flexible options. You can have extended household members' income, who won't be on the mortgage, to help you to qualify. You can even have others who don't live in the home to join you on the mortgage to assist you with your home purchase. With low down payment and homeownership education to help you succeed, the HomeReady mortgage may be right for you. Income limits may apply.

**Right Choice Home Loan:** If you have less than perfect credit we can work with you.

**Golden Jumbo:** If your mortgage will exceed conventional loan limits.

**Hobby Farm:** If you are interested in raising livestock or growing crops for fun.

Want to learn more? Call us at **(734) 432-0212** or **CLICK HERE**.

## SPRINT REWARDS...

**Get a \$100 Cash Reward for Every New Line You Switch to Sprint**  
This new exclusive to Sprint rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

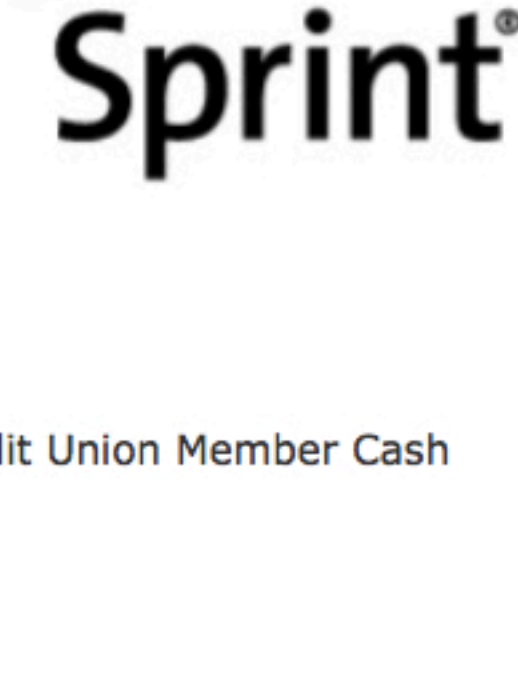
### Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

### Sign up for Sprint cash rewards:

- Become a Sprint customer.
- Register here for **Sprint Rewards** or in the Love My Credit Union **Rewards App**.
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



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## \$500 Challenge to Support Breast Cancer Patients

From now until Halloween, you can meet Catholic Vantage Financial's Scarecrow "Survivor Sandy" at Kellogg Park in Plymouth. Survivor Sandy is one of 50 scarecrows on display this year to create a fun and festive atmosphere during the fall season.

When you **take a selfie with Survivor Sandy and tag us on Facebook**, Catholic Vantage Financial will donate \$2 for every photo to **The Pink Fund**, which provides 90 days of non-medical cost-of-living expenses for breast cancer patients in active treatment for breast cancer, so they can focus on healing, raising their families and returning to work.

## #SAVETHEPUMPKINS

## The Equifax Breach

Make an appointment to review your credit report with one of our member service representatives today. You can bring in a recent credit report or ask us to run a new report. Call **(734) 432-0212** or **Email Us**.

For more information about the Equifax Breach visit these sites:

**Consumer Financial Protection Bureau**

**Consumer Federal Trade Commission**

## Holiday Collection for PB&J

We are working with Our Lady of Good Counsel Parish to support PB&J Outreach, a mission devoted to serving the homeless. We will be accepting donations at our Livonia and Plymouth branches from November 1 through December 30, 2017.

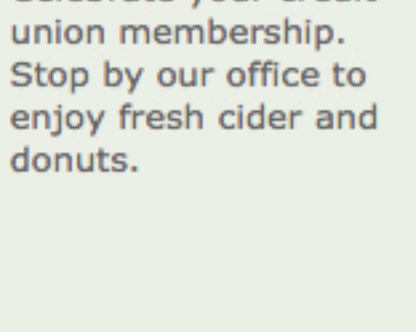
Items needed include:  
\* Gently used warm winter coats  
\* Boots for men & women  
\* New warm socks  
\* Travel toiletries  
\* Lip balm

## October 6 Tailgate Event

Show your team spirit. Stop by our branches to enjoy refreshments and wear your team's colors. Follow us on Facebook for a chance to win prizes for UM and MSU gear.

## October 19 International Credit Union Day!

Celebrate your credit union membership. Stop by our office to enjoy fresh cider and donuts.



## November 22 Annual Black Wednesday Event

Mark your Calendars for our annual Black Wednesday event filled with special offers and pre-holiday fun. In appreciation of our members and Catholic Community, we're hosting a celebration.

For special offer announcements and updates Like our **Facebook** page and follow us on **Twitter**

## Business Hours

**Monday and Tuesday**  
9:00am to 5:00pm

**Wednesday**  
10:00am to 5:00pm

**Thursday and Friday**  
9:00am to 6:00pm

**Saturday**  
9:00am to 1:00pm

## Holiday Closings

**Columbus Day**  
Mon., October 9, 2017

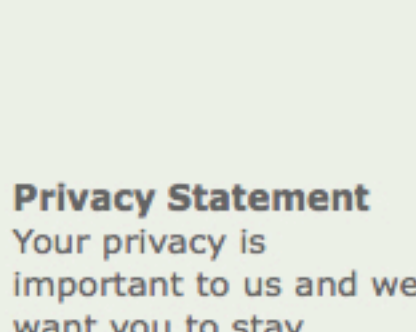
**Thanksgiving**  
Thurs., Nov. 23, 2017  
Sat., Nov. 25, 2017  
*Drive Thru Only Open*

**Christmas**  
Mon., Dec. 25, 2017

**New Years**  
Mon., Jan. 1, 2018



## Visa Gift Cards Available for purchase at \$3 per card.



## Business Lending at Your Credit Union.

We can help your ideas come to life! Call us at **(734) 432-0212** or **CLICK HERE** for more information.

## Privacy Statement

Your privacy is important to us and we want you to stay informed. Please review this current copy of our Privacy Policy. The policy can be viewed anytime on our website at mycvf.org and you may also request a paper copy at one of our offices or by calling (734) 432-0212. There have been no changes to our **Privacy Policy**.

Join Our Mailing List!



Federally Insured By **NCUA**.



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