Catholic VANTAGE FINANCIAL

Quarterly Notes
October 2015

where You matter most

Get some Jingle Bucks!

Every time you use your VISA Card October 1 – December 28, 2015 you will earn one entry to win some

JINGLE BUCKS CASH*!

You could get one of these CASH PRIZES:

$1,000 $750 $500 $250

***Ask us for details or visit mycvf.org for more information.**

PLUS: Shop with your VISA SIGNATURE Rewards card and earn **1.25% CASH BACK** on everything you buy!

Learn more and apply online at mycvf.org or talk to us today.

It doesn't matter how you shop or what you buy. Shop online, shop at the mall, book a flight, pay at the pump, or buy groceries. Each purchase you make gives you more entries to win!

People you trust and the savings you have come to expect. When it comes to financing, come to Catholic Vantage Financial.

We're here for you, every step of the way.

A Message from Peter Bagazinski, CEO

As we enter the holiday season we want you to know that we are thankful for your membership. At Catholic Vantage Financial, we strive every day to find ways to help you save money and get ahead financially. Our rates on mortgages, car loans, and credit cards are some of the lowest in our local market and we have helped many members refinance from higher interest rate debt into more affordable financing. We also look for innovative solutions to help make banking easier and more convenient. For example, we recently updated our mobile banking app to allow you to make a deposit into your account by simply taking a photo of a check. In addition we have enhanced the security to your credit card by adding EMV chip technology to help guard against fraud. That same security enhancement will soon take place with our debit cards as well.

We appreciate the opportunity to serve your financial needs and look forward to making your experience at Catholic Vantage Financial even better in 2016!

Just Shred It Event / Livonia Branch

Sat. Oct., 17, 2015 / 9 a.m. – 1 p.m.

PLUS: Join us for a Tailgate Party as we cheer on our favorite teams!

TAILGATE PARTY!

Go Blue! Go Green!

Saturday, October 17th, 2015
9:00 a.m. – 1:00 p.m.

Coming Soon! - Scholarship Applications will be available in January 2016. Scholarships are available for Catholic Elementary School (K-8), Catholic High School, and College. Look for information posted to our website in January 2016.

Are you interested in becoming a member of the Board of Directors?

The board of directors is made up of qualified, volunteer Credit Union members. Each year, we need new volunteers to serve on our board. As a member of our board, 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 (100 words or less).

The deadline for submission is November 15, 2015. Please address to: Nominating Committee, C/O CEO, Catholic Vantage Financial, 36111 Five Mile Rd., Livonia, MI 48154

IT'S TIME AGAIN!

BLACK WEDNESDAY

ONE DAY ONLY **November 25, 2015**

Once-a-year credit union specials!
We'll announce specials on
Facebook & Twitter

Arrive early to get our exclusive Shoppers Delight Bag!
Filled with coupons, mall maps, certificates, & treats!
Quantities are limited.

It's a merry good time all throughout the day!

Doors open early at 8:00 a.m.

Investment Options for Catholic Families

As a member of Catholic Vantage Financial you can purchase no-load Ave Maria Mutual Funds to help build a well-diversified investment portfolio. Ave Maria Mutual Funds are designed for investors who seek to invest in companies that do not violate core teachings of the Roman Catholic Church. To learn more and to take advantage of these services call 1-866-283-6274 and tell them that you are a member of Catholic Vantage Financial.

All investments are subject to market risk, including possible loss of principal. Investments are not guaranteed by any government agency, nor Catholic Vantage Financial Federal Credit Union. INVESTMENTS ARE NOT NCUA INSURED.

Past performance does not guarantee future results. Request a prospectus, which includes investment objectives, risks, fees, expenses and other information that you should read and consider before investing. The prospectus can be obtained by calling 1-866-283-6274 or it can be viewed at www.avemariafunds.com. Distributed by Ultimus Fund Distributors, LLC.

*Disclosure: There is no guarantee that this investment strategy will succeed, the strategy is not an indicator of future performance and investment results may vary. The Advisor invests only in securities that meet both investment and religious requirements, and as such, the return may be lower or higher than if the Advisor made decisions based solely on investment considerations.

Catholic VANTAGE FINANCIAL

EQUAL HOUSING LENDER
NMLS#: 491926

NCUA

Main Phone Number: 734-432-0212 (Livonia and Plymouth)

www.mycvf.org

Routing/Transit #: 272482430
Please contact us for wiring instructions

Lobby and Drive-Thru Hours For:

Main Office
36111 Five Mile Road
Livonia, MI 48154
Member Service Fax: 734-432-1240
General Fax: 734-432-5018

Plymouth / Canton Branch
8817 Sheldon
Plymouth, MI 48170
Fax: 734-737-0365

Mon – Wed..... 9 am to 5 pm
Thurs & Fri..... 9 am to 6 pm
Sat ..... 9 am to 1 pm

AUDIO TELLER 1-888-588-8355

ATM / DEBIT CARDS
Report Lost/Stolen ATM/Debit Card:
800-682-6075

VISA ACCOUNTS
Report Lost/Stolen
800- 449-7728 (NEW)

CREDIT UNION FAMILY SERVICE CENTERS
CU SERVICE CENTERS

CO-OP NETWORK

MORTGAGE CENTER

NMLS# 282701 **(888) 562-6865**

For current savings, loans and mortgage rates visit our website: www.mycvf.org

HOLIDAY CLOSINGS

Columbus Day	Monday, October 12th*
Thanksgiving	Thursday, November 26th
	Saturday, November 28th Drive Thru Only*
Christmas	Thursday, December 24th**
	Friday, December 25th
New Year's	Thursday, December31st**
	Friday, January 1st

*Service Centers will be open on these days.
**Service Centers will be open 9 a.m. - 3 p.m.
Visit www.mycvf.org for more information.

NEWS YOU CAN USE

Your Privacy is Important to Us

Please know that Catholic Vantage Financial maintains a privacy notice for you to view anytime online at www.mycvf.org. You may also request a paper copy at one of our offices or by calling (734) 432-0212 and asking that a notice be mailed to you. There have been no changes to our Privacy Policy.

Celebrate International Credit Union Day October 15, 2015

Stop by for fresh cider and donuts and celebrate with us!

VISA® Gift Cards

Looking for a one-size fits all gift? Purchase VISA® gift cards at any of our branches for only $3.00 each.

There is still time to refinance your mortgage with LOW RATES!
Don't miss out. Call our Mortgage Center today at 1-888-562-6865.

HOLIDAY COLLECTION

This Christmas season we will once again be working with Our Lady of Good Counsel Parish to support the PBJ Outreach, a mission devoted to serving the homeless and impoverished areas of Metro Detroit. We will be accepting the following donations Nov. 2nd – Dec. 31st

Men:
Gently used warm winter jackets, coats, and boots (especially sizes XL and XXL).

Women:
Gently used warm winter jackets, coats and boots.

Also:
Travel size toiletries and lip balm

To learn more about the PBJ Outreach, visit www.pbjoutreach.org