

# Member News

## Greetings!

With the beauty of the changing leaves and Thanksgiving quickly approaching, we are reminded of our blessings. Catholic Vantage Financial has much to be thankful for including your membership, the Catholic community, and our compassionate staff. That's why everyday we seek opportunities to make a difference in people's lives. Whether it be teaching good savings habits to young students, helping a couple buy their first home, or volunteering our time at a parish or charity, we strive to do good things that matter most.

You can count on us, even for the small stuff. We can help you prepare your home and any unfinished projects in time for winter - before the last autumn leaves fall and the holidays arrive. We're here for you, every step of the way.



## Beat the Winter weather and Holiday rush!

Get your to-do list ready and let's get it done together. Just ask our experienced

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***Celebrate with us!***  
**On Thursday**  
**October 20th.**

Celebrate being a credit union member on *International Credit Union Day*--stop by our office to enjoy complimentary fresh cider and donuts.

lending specialists about **Home Equity Loans**. We will explain the options available so you can choose the program that's right for you.

## 1. Closed End Home Equity Option

- Excellent for large, one time purchases
- Select repayment terms of 5, 10 or 15 years
- Borrow up to 90% combined loan-to-value
- Low fixed-rate loan

## 2. Home Equity Line of Credit

- Use this revolving loan for ongoing expenses like home improvements and school tuition
- Borrow up to 90% combined loan-to-value
- Low variable-rate financing

**Better yet:** No annual fees. [GET DETAILS HERE!](#)

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## A message from Peter Bagazinski, CEO



*Integrity, respect, compassion and care* are the cornerstones of Catholic Vantage Financial for providing meaningful financial services to the Catholic community. Our experienced team of professionals strive to ensure you receive the best possible value for your money through all stages of life.

To help members of all ages make wise and informed decisions about their money, we offer a variety of educational sessions from financial literacy programs for youth, to financial workshops for college students, home buyers, and individuals seeking to understand their credit report and to protect their identity.

We believe that education is important and we offer scholarships for Catholic schools and scholarships for college education. Look for scholarship information on our website in January 2017. Our EZ Pay Tuition Program is another way we support our Catholic schools by managing the electronic payments for their tuition. In addition, we recently partnered with Detroit Catholic Central to offer the exclusive CC Rewards VISA Card which provides 1.25% cash back to the school's tuition assistance fund.

As a Catholic credit union, we practice good stewardship and engage in activities we believe can make a difference. This year we participated in many events at our parishes and schools and recently supported St. Mary Mercy Hospital's Embrace Life event.

We also collected personal hygiene items for women and children at First Step and helped raise money for Journey to Housing which is a work of the Society of St. Vincent de Paul (in collaboration with Catholic Charities) that helps place needy families in homes.

fresh cider and donuts from a local cider mill.



## 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

### Thanksgiving

Thu. Nov. 24, 2016

Drive Thru Only Open

-Sat. Nov. 26, 2016

### Christmas

Sat. Dec. 24, 2016

Mon. Dec. 26, 2016

### New Years

Sat. Dec. 31, 2016

Mon. Jan. 2, 2017



**Perfect for everyone  
on your list and  
available for any**

**amount.**

**VISA GIFT CARDS**

**\$3 each.**

Next month and through the end of the year, we will again collect donations of coats, boots, and socks for PB & J Outreach through Our Lady of Good Counsel Parish to provide warmth and comfort to the homeless and needy in Detroit. These are just a few of the many ways we support our members and the Catholic community through adherence to our values and beliefs, along with the support of your membership, loyalty and trust.

As we prepare for the upcoming holidays, we remain thankful for your membership and wish you and your family blessings throughout the year.

## Put Money Back in Your Pocket



Get ready for the holiday shopping season with a VISA Signature card. Instead of points, you earn CASH BACK on every purchase. Use your card every time you fill up the tank, buy groceries, or stop for a coffee and you can earn 1.25% cash back. That helps you put extra cash in your wallet and who wouldn't want that? If you don't have a VISA Signature card,

simply [Apply Online.](#)

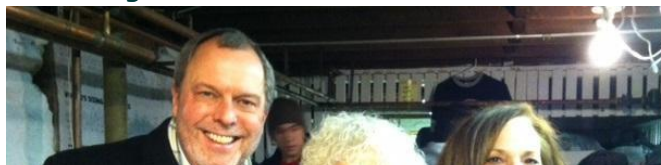
## Call for Board of Director Nominations

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 14, 2016**. Please mail your letter and biography to:

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

## 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*

## Save the Date for Holiday Specials



### Black Wednesday Special Event- November 23

To express our appreciation to members and our Catholic community, we're hosting our annual Black Wednesday event filled with special offers and pre-holiday fun.

Like our [Facebook](#) page and follow us on [Twitter](#) for updates and special offer announcements.



### Annual Tailgate Party--Michigan vs Michigan State

*Show your team spirit.* Join us in our branches on Friday, Oct. 28, 2016 for hot dogs, popcorn and fun!



**Football Fans Text**





(L-R; Pete Bagazinski, CEO / Celeste Wojcik, PB & J Coordinator / Emma Teller, Vice President of Marketing and Business Development)

the homeless and impoverished areas of Detroit. We will be accepting donations at our Livonia and Plymouth branches from November 1 through December 20, 2016.

### to Win Prizes!

Football fans can win prizes! We have Wolverine and Sparty gear to give away. Just text "**Wolverine**" or "**Sparty**" to 3131. One entry per person now through October 30, 2016. Winners will be notified November 1, 2016.



## Items Needed

### Gently Used

Warm winter coats and boots for men & women

### New

Warm socks  
Travel toiletries  
Lip balm

### Privacy Notice

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](http://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.

## On the Road again with Auto loan rates as low as 1.99% APR\*

In the market to purchase or refinance a car, talk with us first. Ready to go? Call us (734) 432-0212 or visit [mycvf.org](http://mycvf.org)

[Join Our Mailing List!](#)

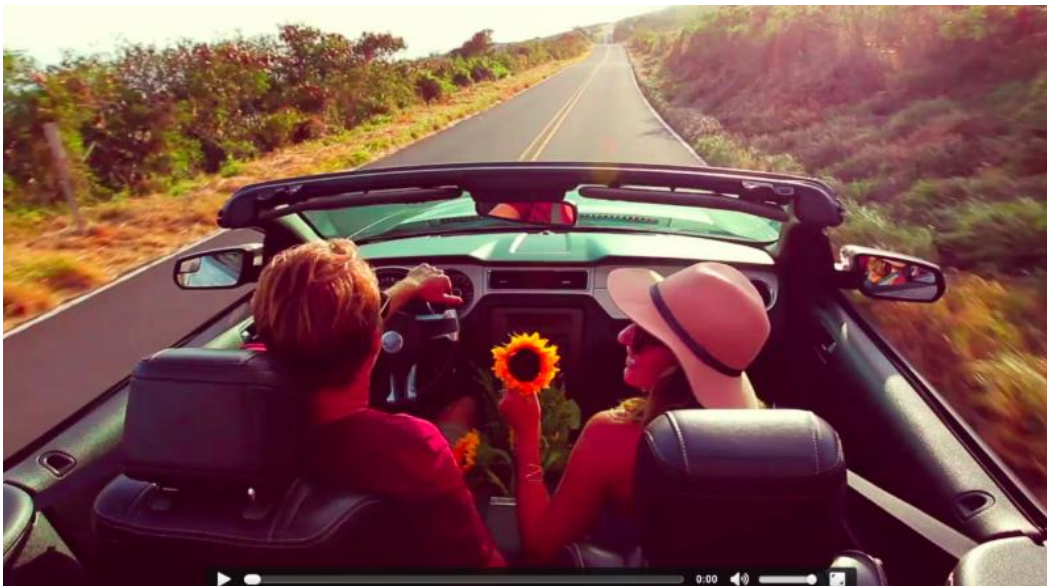


Federally Insured By  
**NCUA.**



Equal Housing Lender  
CVF NMLS# 491926

Mortgage Center NMLS#  
282701



\*1.99 Annual Percentage Rate as of 10/1/2016. This is the lowest rate available for A+ credit based on credit score, model year of vehicle, and payment term selected. Your actual rate will be quoted with your loan approval. New loans only.



## **Catholic Vantage Financial Members Save Big with the Sprint Credit Union Member Discount**

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Catholic Vantage Financial member, you can save each month on your wireless data service.

### **Our members receive:**

- 10% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

### **Ways to get your discount:**

- Call 877.SAVE.4CU (877.728.3428) *or*
- Visit your nearest Sprint store
- Let them know you're a credit union member and mention Corporate ID: NACUC\_ZZM

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or [Sprint.com](http://Sprint.com) to verify

your membership.

Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today.

**Catholic Vantage Financial | (734) 432-0212 | [memberservice@mycvf.org](mailto:memberservice@mycvf.org) | [mycvf.org](http://mycvf.org)  
36111 Five Mile Road, Livonia, MI 48154**