



**Catholic United Financial
CREDIT UNION**

Your Financial Guardian Angel

Main Office: 651-765-4132 • 1-877-871-8313

St. Cloud Office: 320-251-9371

www.catholicunitedcu.org • info@catholicunitedcu.org

Values

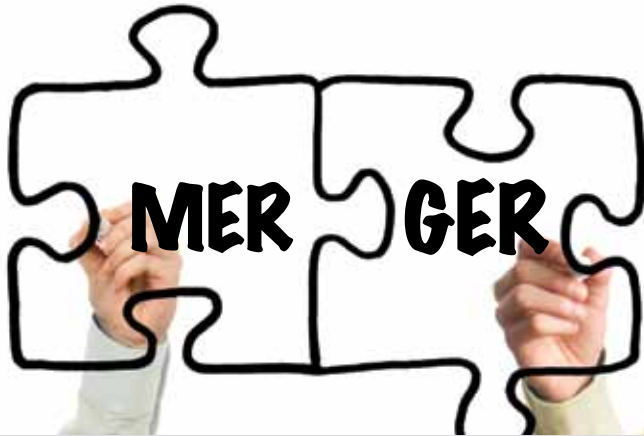
A publication of Catholic United Financial Credit Union

Winter 2012

Merger announcement from President Terri Maloney and the Board of Directors

We are happy to announce that the merger of Catholic Credit Union into Catholic United Financial Credit Union was approved by the Minnesota Department of Commerce on Nov. 4, 2011. This merger allows new opportunities for growth and enhances the range of services available to all members. Now the credit unions will begin to work together to join the two institutions as seamlessly as possible.

Catholic United Financial Credit Union is committed to providing great service to our members and forming strong relationships within our Catholic communities. This merger is a great opportunity that will benefit both credit unions. We are excited for the opportunities ahead and we look forward to serving all of our new and existing members.



Catholic United Financial Credit Union offers protection from rising bank fees

Being a member at Catholic United Financial Credit Union is a cost-effective way to avoid rising fees that are plaguing customers at some of the nation's largest banks.

Recently, newspapers have been filled with stories about banks that are implementing fees to replace revenue lost due to recently-enacted legislation that lowers the cap on the fee that financial institutions charge when consumers swipe their debit cards. While other consumers may be facing higher fees and even the disappearance of free checking, Catholic United Financial Credit Union remains dedicated to keeping fees low.

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Our Products

- Membership Savings Accounts
- Sub-Savings Accounts
- Money Market Savings Accounts
- Coverdell Education Savings Accounts
- Certificates of Deposit (CDs)
- Saving Saints Certificates
- Checking Accounts
- VISA Debit Cards
- IRA Savings
- Auto Loans
- Boat and RV Loans
- Home Equity Loans
- Adoption Loans
- Signature Loans

Our Services

- Free Online Banking
- Free Online Bill Pay
- Free ATM Access
- Paperless eStatements
- Free Notary Services

Contact us for more information on products and services:

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St. Cloud Office: 320-251-9371

Toll-free: 1-877-871-8313

Our Mission

Build high-quality, lifetime relationships through providing exceptional products and services that enhance the financial lives of our Catholic communities.

Rising bank fees - continued

As a member of Catholic United Financial Credit Union, you can take advantage of lower fees on many products and services and lower interest rates on auto loans. We also offer higher interest rates on deposits. All of this is possible because Catholic United

Financial Credit Union is member-owned, meaning profits are passed on to you in the form of lower fees and services such as free checking.

As a member of Catholic United Financial Credit Union, you can expect that the credit union's products and

services are tailored to you, not for stockholders. As larger banks continue to wrestle with ways to increase revenue, Catholic United Financial Credit Union will continue to put our members first.

Our Current Rates

Subject to change. Visit www.catholicunitedcu.org for the most current rates available.

Loan Rates

Loan	Rate Type	Rate/APR	Term/Comments
Used Autos	Fixed Rate	as low as 3.25%	To 5 years
New Autos	Fixed Rate	as low as 3.15%	To 5 years
Boats & RVs	Fixed Rate	as low as 6.49%	To 10 years
Line of Credit	Variable Rate	as low as 8.00%	Prime rate +4. Rate changes quarterly
Signature Loan	Fixed Rate	as low as 9.00%	To 6 years
Adoption Loan	Fixed Rate	as low as 6.00%	To 6 years
Home Equity Line of Credit	Variable Rate	as low as 4.25%	10 year expiration. Based on Prime Rate. Rate changes quarterly
Home Equity Loan	Fixed Rate	as low as 6.00%	Up to 15 year term. Rate based on Loan-to-Value of property, term, and credit history.

Regular Certificate Rates

Term	Minimum Balance	Dividend Rate	APY*	Comments
6 Month	\$1,000	0.50%	0.50%	
6 Month	\$1,000	0.60%	0.60%	Founding Member
12 Month	\$1,000	0.75%	0.75%	
12 Month	\$1,000	0.85%	0.85%	Founding Member
24 Month	\$1,000	1.15%	1.16%	
24 Month	\$1,000	1.25%	1.26%	Founding Member
36 Month	\$1,000	1.50%	1.51%	
36 Month	\$1,000	1.60%	1.61%	Founding Member
48 Month	\$1,000	1.70%	1.71%	
48 Month	\$1,000	1.80%	1.81%	Founding Member

Regarding loans: Rates and terms are based on an individual's credit worthiness. All rates are based on term. All loans are subject to credit approval. (Re-financing of existing Catholic United Financial CU auto loans are not eligible.) Rates subject to change at any time.

Regarding certificates: rates subject to change without notice. Early withdrawal penalty applies to all certificates.

2012 Holiday Calendar

Catholic United Financial Credit Union will be closed on the following days:

- Jan. 2 - New Year's Holiday
- Feb. 20 - Presidents Day
- April 6 - Good Friday
- May 28 - Memorial Day
- July 4 - Independence Day
- Aug. 18 - Feast of the Assumption
- Sept. 3 - Labor Day
- Nov. 1 - All Saints Day
- Nov. 22 & 23 - Thanksgiving
- Dec. 24 & 25 - Christmas



Catholic United Financial
CREDIT UNION

Terri Maloney, *President*

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