



Catholic United Financial CREDIT UNION

Your Financial Guardian Angel

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

St. Cloud Office: 320-251-3971

www.catholicunitedcu.org • info@catholicunitedcu.org

Values

A publication of Catholic United Financial Credit Union

Spring 2014

You are invited to

Catholic United Financial Credit Union 13th Annual Meeting of Members May 20, 2014 • 10 a.m.

Official notice is hereby given that the Annual Meeting of the Members of Catholic United Financial Credit Union will be held at 1 p.m., Thursday, May 20, 2014, at the Catholic United Financial Home Office Auditorium, 3499 Lexington Ave. N., in St. Paul.

All credit union members are invited to attend the annual meeting. Treats and door prizes will follow the meeting. By order of the Board of Directors, Feb. 25, 2014.

The credit union bylaws allow nominations for positions on the election ballot to be made by petition. At least 20 members or 1 percent of the total membership, whichever is greater, must sign the petition. A brief statement of the nominee's qualifications, biographical information, and a signed statement from the nominee that he or she is agreeable to nomination and will serve if elected to office should accompany the petition. The nomination by petition must be received by April 25, 2014. Mail or deliver any petitions to:

Nomination Committee
c/o Catholic United Financial Credit Union
3499 Lexington Ave N
St. Paul, MN 55126

The Nominating Committee of the Board of Directors has nominated Michael Ahles for the Catholic United Financial CU Board of Directors. (See below for more details on the candidate.)

Contact Representatives Stephany Gisler or Brenda Schuhwerck if you have any questions regarding the Annual Meeting: 651-765-4132 or 1-877-871-8313.

Board member elections to be held at meeting

The Nominating Committee for the Board of Directors has nominated Michael Ahles to serve as a director through 2017. Information about the nominee appears below.

Michael M. Ahles was elected as Senior Vice President and Secretary/Treasurer of Catholic United Financial on Aug. 3, 2013. Ahles served as the vice president, insurance operations for The Independent Order of Foresters, a multinational, fraternal insurance enterprise with assets of over \$9 billion and membership exceeding 1 million.

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Board of Directors

<u>Name</u>	<u>Term Expires</u>
Michael Ahles.....	2014
Mary Harens.....	2014
<i>Secretary/Treasurer</i>	
Harald Borrmann.....	2015
<i>Chair</i>	
Eugene Lieser.....	2015
James Wensel.....	2015
<i>Vice Chair</i>	
Gary Gall	2016
Michael McGovern	2016

Products and Services Spotlight: A2A Transfers

Did you know? Online Banking now offers a new feature which allows transfer of funds to, or from, your own account at another financial institution (A2A). With a low fee of \$3.00 to transfer out, an A2A transfer is much cheaper than a wire and quicker than mail. Transfers in are free. To learn more, give us a call and we can help you get started: St. Paul location - 651-765-4132 or St. Cloud location - 320-251-3971

Our Mission

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

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In addition to his experience in the fraternal industry, Ahles held a number of positions with Allianz Life Insurance Company of North America. While at Allianz, Mr. Ahles directed numerous aspects of daily financial administration, as well as leading risk management activities.

Ahles is a graduate of the University of Minnesota Carlson School of Management. He and his wife Sharon have three sons. They make their home in Andover, Minn., where he is involved in his parish, Church of the Epiphany, and in his community.



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
- Auto Loans
- Boat and RV Loans
- Home Equity Loans
- Adoption Loans
- A2A Transfers
- Signature Loans

What affects my credit score?

A credit score is very much like a score you would get on a test -- you get points for everything positive and points taken away for everything negative. Most credit scores can range from 300 to 900 points and, like a test score, the higher your credit rating the better. There are a number of factors that can affect your credit score positively or negatively.



Main factors that affect your credit score:

- Your payment history. The most important factor to a potential lender is whether or not you will pay your bills in full and on time. The more recent your good (or bad) payment history, the more important it will be for your credit score.
- Your outstanding debt. The more credit cards you have that are maxed out, the lower your score will be. As mentioned above, try to keep your credit card balances at 25 percent or less of your limits.
- The length of time you've been building credit. The longer your credit history, the higher your credit rating.
- The number of inquiries on your credit report. The more instances you have applied for credit cards or loans, the more credit report inquiries will show up on your credit report. A higher number of credit report inquiries may indicate that you're struggling financially or may have a lot of debt (even if you never used the cards or gotten the loans).

To request free copies of your credit reports you can visit www.annualcreditreport.com

Our Services

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

Contact Us

Contact us for more information on products and services:

Main Office: 651-765-4132
St. Cloud Office: 320-251-3971
Toll-free: 1-877-871-8313

2014 Holiday Schedule

Catholic United Financial CU will be closed on the following days:

April 18.....Good Friday
May 26.....Memorial Day
July 4.....Independence Day
Aug. 15.....Feast of the Assumption
Sept. 1 Labor Day
Nov. 27 & 28 Thanksgiving
Dec. 8 Immaculate Conception
Dec. 25 & 26.....Christmas
Jan. 1, 2015.....New Year's Day



Catholic United Financial
CREDIT UNION

Main Office Staff

Terri Maloney, *President*
Stephany Gisler
Brenda Schuhwerck

St. Cloud Office Staff

Chad O'Brien, *Branch Manager*
Chuck Dukowitz
Linda Kampa

