



**Catholic United Financial  
CREDIT UNION**  
CELEBRATING **15** YEARS | 2001-2016

Main Office: 651-765-4132 • 1-877-871-8313  
St. Cloud Office: 320-251-3971  
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# Values

A publication of Catholic United Financial Credit Union  
Spring 2016

You are invited to

## Catholic United Financial Credit Union 15th Annual Meeting of Members May 17, 2016 • 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 10 a.m., Tuesday, May 17, 2016, 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. 16, 2016.

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 22, 2016. Mail or deliver any petitions to:

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

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



Mike McGovern

The Nominating Committee for the Board of Directors has nominated Gary Gall and Mike McGovern to serve as directors through 2019.

Mike McGovern is a founding director of the Credit Union, serving on the board since 2001, and is a past chair of the board. Mike served as president and chair of Catholic United Financial from 1997 to 2012. Mike and his wife Ann, have four sons, a daughter, and six grandchildren, and reside in Northfield, MN.

*continued on reverse*

### Board of Directors

Name	Term Expires
Gary Gall .....	2016
Michael McGovern .....	2016
Michael Ahles .....	2017
<i>Secretary/Treasurer</i>	
Harald Borrman .....	2018
<i>Chair</i>	
Eugene Lieser .....	2018
James Wensel .....	2018
<i>Vice Chair</i>	

### Avoid fees with Point of Sale Cash Back

Catholic United Financial Credit Union debit card holders, remember this great feature! You have another way to access your cash free of charge. In addition to the thousands of surcharge-free ATMs and CO-OP Networks, at most stores you may also choose to get cash back at the cashier.

Instead of choosing "Credit" and signing for your purchase at the store (the most common method), choose "Debit" and enter your PIN instead. This gives you the opportunity to receive cash back with no fees charged on the cash back transaction.

### Our Mission

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

## Continued from front

Gary Gall is running for his second term on the board. Gary has been a sales representative with Catholic United Financial since 1984. He currently resides in St. Cloud and attends St. Joseph's/St. Michael Parish in Waite Park-St. Cloud. Gary enjoys fishing year-round, hunting, looking for antiques with his wife, Jodie, and spending time around a bonfire with family and grandchildren. He wants to keep the success of the Catholic United Financial Credit Union going strong.



Gary Gall

# Message from the President: Celebrating 15 years

by Terri Maloney

Thank you for the opportunity to serve as President of Catholic United Financial Credit Union. It is an honor and privilege to serve all of you. Since 2001, Catholic

that will assist you in your daily life, such as: FREE checking, savings, low interest auto loans, surcharge-free ATMs worldwide, home equity loans, home banking, and mortgages, just to name a few.

Catholic United Financial Credit Union is different from banks. When you open an account, you are not just a customer; you become a member and an owner of a not-for-profit financial cooperative that is committed to your financial success. If you are already a member, thank you for choosing Catholic United Financial Credit Union. All your family members are also eligible for accounts so plant the seed and help us grow our membership. Catholic United Financial Credit Union is YOUR credit union, so let us know how we can help you achieve your goals.

Again, thank you for the honor to serve as your President. You have my commitment, and that of our entire team, to help you achieve financial success.



United Financial CU has been providing members with a safe place to save and borrow at fair and reasonable rates, and you have my commitment that this will continue into the future.

This is an exciting time for Catholic United Financial Credit Union. I am proud to report that in 2015 we had the highest loan growth since 2001, with almost 6 million dollars in loans. We ended 2015 with the highest Net Worth ratio of 13.56 percent.

At Catholic United Financial CU, our team works very hard to keep our fees low and to provide you with great service. As we embark on our 15th year, we are proud to say our main objective has always been YOU! Since 2001, we have continued to offer products and services

## 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

## Our Services

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

## Contact Us

Contact us for more information on products and services:

Main Office: 651-765-4132  
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Toll-free: 1-877-871-8313

## 2016 Holiday Schedule

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

- May 30.....Memorial Day
- July 4.....Independence Day
- Aug. 15.....Feast of the Assumption
- Sept. 5 ..... Labor Day
- Nov. 1 ..... All Saints Day
- Nov. 24 & 25 ..... Thanksgiving
- Dec. 8 ..... Immaculate Conception
- Dec. 23 & 26.....Christmas
- Jan. 1, 2017.....New Year's Day



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### Main Office Staff

Terri Maloney, *President*  
Stephany Gisler  
Brenda Schuhwerck

### St. Cloud Office Staff

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

