



# Catholic United Financial CREDIT UNION

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 2017



You are invited to

## Catholic United Financial Credit Union 16th Annual Meeting of Members May 17, 2017 • 9:30 a.m.

Official notice is hereby given that the Annual Meeting of the Members of Catholic United Financial Credit Union will be held at 9:30 a.m., Wednesday, May 17, 2017, 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. 15, 2017.

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 21, 2017. 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 election to be held at meeting



Michael Ahles

The Nominating Committee for the Board of Directors has nominated Michael Ahles to serve as directors through 2020. Michael Ahles was elected Senior Vice President and Secretary/Treasurer of Catholic United Financial in 2013, after having served in this role on an interim basis since September 2012. Before joining Catholic United, Mr. Ahles led Insurance Operations as a Vice President for The Independent Order of Foresters. He and his wife, Sharon, have three sons and make their home in Andover, Minn. He is actively involved in fundraising and stewardship activities at the Church of the Epiphany.

## Board of Directors

Name	Term Expires
Michael Ahles.....	2017
<i>Secretary/Treasurer</i>	
Harald Borrmann.....	2018
<i>Chair</i>	
Eugene Lieser.....	2018
Peter Ryan.....	2018
Gary Gall .....	2019
Michael McGovern.....	2019

## Lending Options for Members & Their Families

If you or a member of your household is considering a major purchase like a vehicle, a home remodel project or a new RV for a summer adventure, look no further than your Credit Union! Catholic United Financial Credit Union has auto loans, home equity loans, RV and boat loans at competitive rates. Applying for a loan couldn't be easier. Simply log in to our newly redesigned, secure member portal and have the following information ready: your social security number, employer name, annual income amount and a current phone number. To view our current rates, visit [www.catholicunitedcu.org](http://www.catholicunitedcu.org)

## Our Mission

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

# Safeguard those you love from identity theft

The elderly and children are specific targets of identity thieves. Children and caregivers of the elderly and parents need to remember to not only guard their personal information, but those of people in their care. Use the same safeguards and vigilance to guard the information of every member of your family.

Some warning signs of identity theft are:

- IRS notices regarding unpaid taxes or unfiled tax documents.
- Debt collection calls for purchases you didn't make.
- Unfamiliar items appearing on your account statements or credit card bills.
- Accounts listed on your credit report that you didn't open.

If you believe you have been a victim of identity theft, follow these steps to minimize the potential damage:

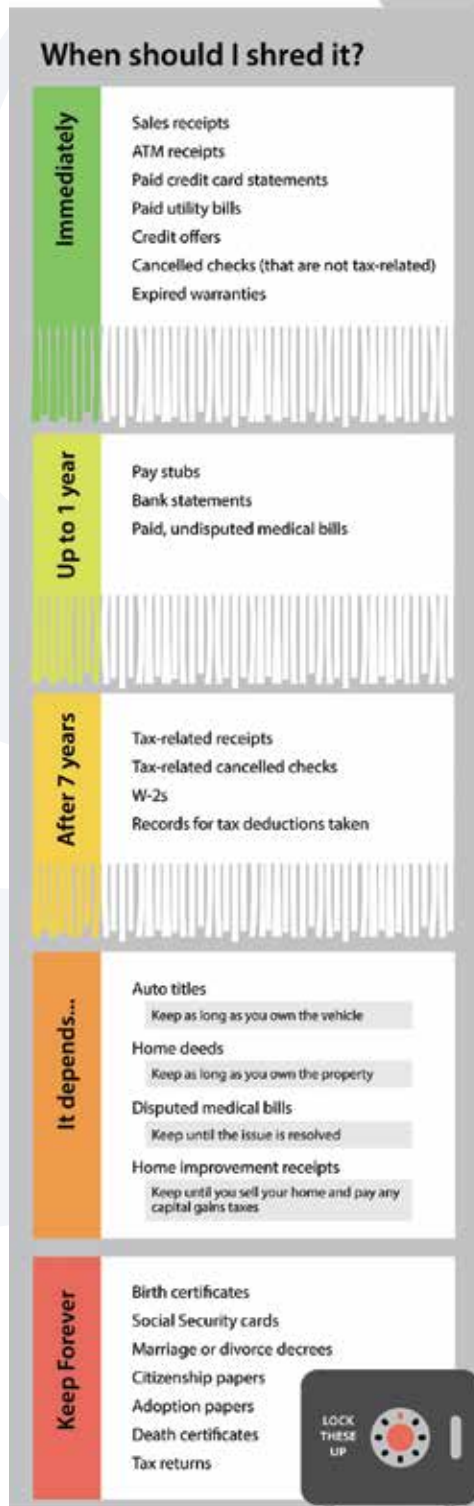
- Put a fraud alert on your credit reports.
- Review your credit reports.
- File an identity theft complaint with the Federal Trade Commission.
- File a police report.
- Monitor all of your accounts, not just the one(s) that you believe have been compromised.

We can point you to more resources on avoiding identity theft and keeping your accounts secure. Contact Catholic United Financial Credit Union for the latest news and tips on identity theft.

(Sources: www.ftc.gov)

## Shredding

Are you wondering what to keep and what to shred? We looked at experts' advice and compiled this summary of how long they recommend keeping certain documents.



Federal Trade Commission | FTC.gov  
April 2015

## 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
- Coming Soon - Mobile App
- Coming Soon - Remote Deposit Capture
- Free Notary Services

## Contact Us

Contact us for more information on products and services:

Main Office: 651-765-4132  
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## 2017 Holiday Schedule

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

- May 29.....Memorial Day
- July 4.....Independence Day
- Aug. 15.....Feast of the Assumption
- Sept. 4 ..... Labor Day
- Nov. 1 ..... All Saints Day
- Nov. 23 & 24 ..... Thanksgiving
- Dec. 8 ..... Immaculate Conception
- Dec. 25.....Christmas
- Jan. 1, 2018.....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

