



Catholic United Financial CREDIT UNION

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
Fall 2020

October 28, 2020 Catholic United Financial Credit Union 19th Annual Virtual Meeting of Members

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. on Wednesday, October 28, 2020, virtually through Zoom. All credit union members are invited to attend the annual meeting. See the gray box below for details on how to register for this meeting. Details for attending and viewing the meeting will be delivered after your registration is completed.

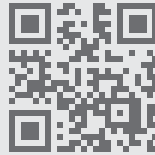
The credit union bylaws allow nominations for positions on the election ballot to be made by petition. At least 20 members or 1 percent of the total membership (34 equals 1 percent of the total membership as of June 30, 2020), whichever is greater, must sign the petition. A brief statement of the nominee's 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 October 19, 2020.

Mail or deliver any petitions to:

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

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

To register for the virtual Annual Meeting visit <https://bit.ly/cufcu2020> or point your smartphone camera at the code below to visit the registration page:



Board of Directors

Name	Term Expires
Michael Ahles.....	2020
<i>Secretary/Treasurer</i>	
Harald Borrman.....	2021
<i>Chair</i>	
Eugene Lieser.....	2021
Peter Ryan.....	2021
Gary Gall	2022
<i>Vice Chair</i>	
Deb Gephart.....	2022
Michael McGovern.....	2022

Our Services

- Free Online Banking
- Free Online Bill Pay
- Mobile App
- Remote Deposit Capture
- Text Banking
- Paperless eStatements
- Free Notary Services

Our Mission

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

Board member election to be held at meeting

The Nominating Committee of the Board of Directors has nominated Michael Ahles to serve as a Director through 2023.



Michael Ahles was selected as President and Chair of Catholic United Financial in 2020, after serving as Senior Vice President since 2012. He came to Catholic United as a 20-plus year veteran of the life insurance and annuity business. Before Catholic United, Mr. Ahles worked for The Independent Order of Foresters and Allianz Life Insurance Company of North America. He has been a Certified Public Accountant. Mr. Ahles is a graduate of the University of Minnesota Carlson School of Management. 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.

Holiday Schedule

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

- Nov. 26 & 27 Thanksgiving
- Dec. 8.....Feast of the Immaculate Conception
- Dec. 24 & 25.....Christmas
- Jan 1, 2021.....New Year's Day

Message from the President: As close as your computer or smartphone



I am thrilled to be part of Catholic United Financial Credit Union and will look forward to meeting and talking with many of you over the coming years. I hope you all are staying healthy and safe.

The COVID-19 Pandemic has certainly changed many things, even how we conduct financial transactions. We are fortunate to have some great electronic tools which are not only convenient but will help keep you safe. Our online banking platform is called *It's Me 247* which -- as the name implies -- allows you to do many financial tasks on your time, as it is available 24 hours a day, 7 days a week.

Through *It's Me 247* you can transfer money between accounts, view account statements and checks, set up account notifications to help you monitor activity on your account, apply for a loan, even pay bills. If you prefer a mobile option, we have that too. You can download our app and have all the same great capabilities and features. In addition, with our Mobile app you can get set up for Remote Deposit Capture. Just take a picture of your check and deposit it to your desired account. Your credit union debit card can be used anywhere *Visa* is accepted and with so many merchants preferring an electronic payment to cash, your credit union debit card should always be top of wallet. Should you need cash, you can access thousands of surcharge-free ATM machines nationwide that belong to the *MoneyPass* network, or many merchants offer cash back at checkout which helps save you time. If you need a loan or want to see if we can help reduce your interest costs, we are able to help you through the loan process securely and electronically.

Our goal is to help you with all of your financial needs. We are as close as your computer, phone, or iPad. As always, if you need any assistance, we are only a phone call away! I am excited to be here and look forward to working with you!



Maureen Daehn
President

Message from the Chair

With this extraordinary and unforgettable year continuing, it comes as a comfort to us all that our Catholic United Financial Credit Union remains strong, secure and ready to assist its members by delivering a wide array of first class products and services. With so much uncertainty around us, it's great to know that our Credit Union is there for us. As a member-owned and member-directed organization, I have been proud to serve on our Board of Directors for 12 years and watch us grow and respond to these many challenges. As your Board Chair, I have a front row seat to how these challenges are being faced.

One challenge which we met this year was to look for a successor to our wonderful and just-retired President, Terri Maloney. Terri led us with integrity, smarts and passion for over ten years. Finding a gifted and resourceful leader to take her place would not be easy. Therefore, I am delighted that we have found such a person in our new President, Maureen Daehn. Maureen comes to us with many years of Credit Union and financial services experience. She has been a member of our sponsoring organization, Catholic United Financial, for a long time. She understands the special nature of member-owned organizations and what makes us tick. Please join me in welcoming Maureen to Catholic United as we wish her every success and God's abundant blessings as she takes the helm of our great Credit Union. Welcome aboard!



Harald Borrmann
Chair



Catholic United Financial
CREDIT UNION

Main Office Staff

Terri Maloney, *President*
Stephany Gisler
Brenda Schuhwerck

St. Cloud Office Staff

Chad O'Brien, *Branch Manager*
Linda Kampa
Sharon Ziegler

