



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 2019

You are invited to

Catholic United Financial Credit Union 18th Annual Meeting of Members May 15, 2019 • 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 15, 2019, 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. 20, 2019.

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 19, 2019. 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 Schuwerck 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



The Nominating Committee for the Board of Directors has nominated Gary Gall, Deborah Gephart and Michael McGovern to serve as directors through 2022.

Gary Gall is running for his third 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.

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Board of Directors

Name	Term Expires
Gary Gall	2019
Deb Gephart.....	2019
Michael McGovern	2019
Michael Ahles.....	2020
<i>Secretary/Treasurer</i>	
Harald Borrmann.....	2021
<i>Chair</i>	
Eugene Lieser.....	2021
Peter Ryan.....	2021

Mobile banking means convenience and freedom

You've just entered the check out line at the local grocery store and your cart is loaded down with more groceries than you expected. Do you have enough money in your account to cover these expenses, plus a gas fillup on the way home? Don't worry about that balance! Check it before you check out using the CUFCU mobile app. Using the app, you view current account balances, transfer funds, apply for a loan, even deposit a check! The app is available for download on Apple and Android phones. Visit our website for instructions on how to install the app and exercise your mobile banking freedom today: www.catholicunitedcu.org/tools.

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



Deb Gephart is running for her first full term on the board. Deborah has been with Catholic United Financial serving in a number of positions for 30 years. She has served as Assistant Sr. Vice President and Secretary-Treasurer, Director of Administration since 2006. Deb and her husband are residents of St. Paul, MN.

of Catholic United Financial from 1997 to 2012. Mike and his wife have four sons, a daughter, and six grandchildren. The McGoverns reside in Northfield, MN.



Michael 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 CEO

Visit our website:
www.catholicunitedcu.org

Another way to connect: Say "Hi" on Social Media

There's another way to connect to your Credit Union and it's as close as your smartphone or computer.

Catholic United Financial Credit Union is available to follow on Facebook. We're just a click away with product updates, office hours, contests and notices on the services and products that are a benefit of your membership.

Stay informed on current specials that can help you save, like our 12-month CD rate special going on now. You'll hear about these announcements on Facebook first!

Log in to your Facebook account and search for Catholic United Financial Credit Union, or type this directly into a web browser: [facebook.com/catholicunitedcu](https://www.facebook.com/catholicunitedcu) and click on the "Like" and "Follow" buttons to make sure you see future posts from your Credit Union.



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

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

2019 Holiday Schedule

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

April 19.....	Good Friday
May 27.....	Memorial Day
July 4.....	Independence Day
Aug. 15.....	Feast of the Assumption
Sept. 2.....	Labor Day
Nov. 1.....	All Saints Day
Nov. 28 & 29.....	Thanksgiving
Dec. 9.....	Feast of the Immaculate Conception
Dec. 24 & 25.....	Christmas



Main Office Staff
Terri Maloney, *President*
Stephany Gisler
Brenda Schuhwerck

St. Cloud Office Staff
Chad O'Brien, *Branch Manager*
Linda Kampa
Sharon Ziegler

