



Catholic United Financial CREDIT UNION

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Values

A publication of Catholic United Financial Credit Union
Summer 2020

POSTPONED UNTIL AUGUST: Catholic United Financial Credit Union 19th Annual Meeting of Members

The 19th Annual Membership Meeting that was scheduled for May 20, 2020 was postponed due to the current COVID-19 health crisis. In light of recent health alerts to avoid larger gatherings, and out of concern for our members, the Board of Directors of Catholic United Financial Credit Union made the decision to postpone the Annual Meeting until August, 2020.

We apologize for any inconvenience this may cause. The health and welfare of our members and staff are always our first priority. As we monitor developments in this ongoing situation, we will look to reschedule. We will provide ample notice to members of the new Annual Meeting date and time.

As always, we appreciate your loyalty to our Credit Union and thank you for your membership. Take care of yourself and we'll see you soon!

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 of Directors

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

Our Services

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

Our Mission

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

2020 Holiday Schedule

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

- May 25.....Memorial Day
- July 3.....Independence Day
- Sept. 7.....Labor Day
- Nov. 26 & 27.....Thanksgiving
- Dec. 8.....Feast of the Immaculate Conception
- Dec. 24 & 25.....Christmas

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 elected Senior Vice President and Secretary/Treasurer of Catholic United Financial in 2013. 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, and also serves many organizations in his community.

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Message from the President: Strength in Numbers

We've all heard the term 'strength in numbers' before, but what does that mean exactly? To us at Catholic United Financial Credit Union, we feel it succinctly defines our mission of people helping people. As a not-for-profit financial services cooperative, we work together to help all succeed. We are your alternative to traditional for-profit banking. At CUFCU you are more than a customer – you're a member with a voice and a vote in how we operate. We treat you like you own the place because -- in fact -- you do!

We're constantly listening to you -- our members, our owners -- as to how to continually improve and provide the very best financial services and products to meet your needs. We are driven by an innovative spirit to adopt the very best practices and technologies – many of which are found at larger, 'big name' financial institutions. We never allow ourselves to forget that this is a 'people first' business; that technology, while it adds convenience, doesn't build relationships.

We feel we have one of the best memberships of any credit union. To serve the best, you've got to be your best – and we simply have some of the best people you'll find anywhere here to help you; many of whom have been here for years. I'm very proud of our team. They are truly people helping people and that is at the heart of the cooperative spirit we live and breathe every day.

It is truly an honor for us to serve each and every member. Please let us know how we may continue to be of service to you.

With kindest regards and appreciation,

*Terri Maloney
President*



Online Shopping Shop Safe & Smart

These are some really simple ways to shop safely online you can use every day:

- Research online retailers to make sure they're legitimate.
- Make sure the website is secure before entering any of your personal information.
- Know your rights and the company's returns policy.
- Keep software and virus protection on your computer up-to-date.
- Use strong passwords for online accounts.
- Don't use public Wi-Fi when shopping, such as at a restaurant or airport.
- Pay using a credit card or an online payment service like PayPal to keep your bank information out of the hands of scammers
- Be smart. If a deal looks too good to be true, it probably is.

Message from the Chair

As the Chair of our Credit Union Board of Directors, it is with mixed feelings that I announce that Terri Maloney, who has led our Credit Union for over 10 years, will be retiring later this summer. Terri has served the Credit Union industry so well, for so many years, and has had a positive impact on every member of every Credit Union where she has worked. She and her husband are building a new home in Arizona and will be relocating there later this year. I guess they must be tired of our Upper Midwest winters! Fortunately, our Credit Union has a thoughtful and thorough succession planning process in place and we have already begun to work on finding her replacement. The Board of Directors will keep members informed of our progress and will notify all when her successor has been chosen.

In the meantime, please join me in thanking Terri for her remarkable efforts as she has led our Credit Union to growth in loans, assets, profitability and membership – something which very few Credit Unions can claim to have accomplished in recent years. May God bless you, Terri, in every way in the coming years.

*Harald Borrman
Chair*



President Terri Maloney and Chair Harald Borrman celebrate Terri's 10th anniversary in February, 2020.



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

