



Fall 2013

MEMBER CONNECTION

BILL PAY

Simplify your life. CFFCU's Free Bill Pay makes it so easy! You won't need envelopes or stamps, all the work is done for you! Find out just how fast and simple paying your bills online can be. Check out cfcu.com for more information.

E STATEMENTS

E statements are the most secure and convenient way to receive your monthly member statements. E statements are free to all members. To start receiving e-statements, login to Connect 24 Online Banking and request your e-statement. You will receive your e-statement the following statement cycle.

EAST SIDE BRANCH

Visit the new shared branch location at 2993 N. Webb Road (K-96 and Webb Road) for transactions, loans and more! Plus, take advantage of the "You Love Us, We Love You!" offer. (Visit www.cfcu.com for details.)

1.99% APR CREDIT UNION AUTO FINANCING AT THE DEALERSHIP!

Seven days a week, including holidays, Catholic Family can approve your new or used auto loan while you are at the dealership, and without visiting your credit union. It's almost like having a loan officer right at the dealership with you!

Call the Loan Department for more information.



MAKE THE MOST OF YOUR CATHOLIC FAMILY MEMBERSHIP

KEEP YOUR ACCOUNT ACTIVE
By: MICHAEL TAYLOR, PRESIDENT/CEO

Being part of our family is very important to us at Catholic Family Federal Credit Union. That is why I want to bring your attention to a state law that could affect your accounts at the Credit Union. The State of Kansas has a program called the "Unclaimed Property Act". This Act requires all financial institutions to remit to the state all funds in an account that has not had any financial activity for a period of 5 years.

As your Credit Union, we monitor all Inactive/Dormant accounts and try to help members avoid their funds being sent to the State of Kansas. In order to accomplish this and recoup some of the Credit Union monitoring expense, we impose a \$5.00 per month Inactive/Dormant fee to any account that has not had any financial transaction within a 365 day period. If you have an active Certificate of Deposit, Loan, Visa Card, Checking Account, etc., your account is not considered Inactive/Dormant and this fee will not be charged.

Should you have an account that has not had any financial transactions (besides posted dividends) during a 365 day period, please contact us so we may change the status of your account to Active.

If there is a reason you do not use your Catholic Family Federal Account please let us know. We strive to serve our members and provide the financial tools they need to attain their financial wealth.

As always, should you have any questions or concerns, please contact us at 316-264-9163.

SUPERVISORY COMMITTEE AUDIT NOTICE

The Supervisory Committee is making an audit of the records of your credit union as prescribed by law. It is important that you compare with your records the figures on the enclosed September 30, 2013 statements. Please report any discrepancies immediately to:

Supervisory Committee
Catholic Family Federal Credit Union
PO Box 771123
Wichita, KS 67277-1123

You may also contact a member of the Supervisory Committee: Don Wiesner at (316) 993-1491. Unless you report any differences by October 31, 2013, the balances shown on your September 30, 2013 statement(s) will be considered correct.

Don Wiesner, Chair
Supervisory Committee

7 TIPS TO SAFE ONLINE SHOPPING

These days, you have to keep track of more than just your wallet during the holidays. According to the National Retail Federation, more than half of gift-givers will shop online.

Use strong passwords.

The most common passwords are abc123, 123456 and password. If you are using any of these passwords, change them. Use letters, numbers and symbols and more than six characters. The time it takes for a hacker's computer to randomly guess a six-letter password using lowercase letters only is 10 minutes. An eight-digit password with upper and lower case letters, symbols and numbers would take a hacker 463 years to crack.

Shop on trusted networks.

It's probably not safe to make an online purchase on a free, public wi-fi network. Shop using your own wireless network.

Make sure your security software is up to date.

We all have security software installed on our computers. Check your anti-virus software, anti-spyware software and firewalls to make sure you are using the latest version...on all your desktops, laptops and mobile devices.

Secure your browser.

Before entering personal information, ensure your browser is locked. The URL should start with "https." The "s" means it's secure. In addition, look for the lock icon located in the window of the browser and not on the page itself.

Avoid pop-up screens during online shopping.

Hackers and identity thieves can develop pop-up screens to steal your information. Legitimate shopping sites will never ask you to enter personal or financial information on a pop-up screen.

Use credit cards, not debit cards.

If a hacker or phisher obtains your debit card number, they may gain access to your checking and savings accounts. A debit card does not offer the same protection as a credit card.

Be wary of scams.

Phishing scams (using text messages or email) are on the rise. Never respond to an email or text message that seems fishy. A business should never ask for your social security number or driver's license number.

From the Kansas Credit Union Association.

HOW MUCH IS CREDIT CARD DEBT COSTING YOU?

According to the Federal Reserve, in April 2013 the average credit cards debt equaled \$3,364 per U.S. adult. The only way to reduce credit card debt is to make payments each and every month. To reduce this even faster you should pay more than the minimum payment each month. You can save nearly \$4,000 by paying more than the monthly minimum balance on your credit card.

Take this example:

Total Credit Card Debt \$3,364 (at 14.96% Interest)	Monthly Payment \$67.28 (min. payment)	Years to Pay Off 19 yrs, 5 mos	Total Cost \$7,618.63
\$3,364 (at 14.96% Interest)	\$87.28 (min. payment+\$20)	4 yrs, 4 mos	\$4,533.67
\$3,364 (at 14.96% Interest)	\$107.28 (min. payment+\$40)	3 yrs, 4 mos	\$4,225.11
\$3,364 (at 14.96% Interest)	\$167.28 (min. payment+\$100)	1 yr, 1 mo	\$3,841.40

By paying an extra \$100 a month to credit card payments, you can reduce the payment time by 17 years and save nearly \$4,000!

Source: americasaves.org



LOAN RATES AS LOW AS

1.99% APR New & Used Autos
1.99% APR based on approved credit for 36 months.

8.25% APR New Recreational
Vehicles, Boats and
RVs

2.00% APR Savings Secured
Above Dividend Rate

9.25% APR Signature Loan

9.9% - 18% APR VISA

APR= Annual Percentage Rate
Rates Effective 10/1/13. Subject to change without
notice. Please call for current rates.



717 N. Socora St.
Wichita, KS 67212

(316) 264-9163 • FAX (316) 264-9197
1-800-264-9163

Lobby Hours

9 a.m. - 5 p.m. Monday - Friday
9 a.m. - 12 Noon Saturday

Drive Thru

8 a.m. - 6 p.m. Monday - Friday
9 a.m. - 1 p.m. Saturday

HOLIDAY CLOSINGS

Columbus Day	Monday	Oct 14
Veterans Day	Monday	Nov 11
Thanksgiving	Thursday	Nov 28
	Friday	Nov 29
	Saturday	Nov 30
Christmas	Tuesday	Dec 24 1pm
	Wednesday	Dec 25
New Year's	Tuesday	Dec 31 1pm
	Wednesday	Jan 1