



Fall, September 2016

MEMBER CONNECTION

WE DO MORTGAGES!

Catholic Family Federal Credit Union provides a full range of mortgage products and qualified, experienced personnel to answer your questions. Whether you need a first mortgage, a reverse mortgage, or a home equity loan, call (316) 264-9163 today for more information.

- Apply online or at one of our branches
- Wide variety of loan types available— Conventional, VA, FHA, and USDA Rural Housing
- Owner-occupied homes or non-owner-occupied homes are eligible
- Second Mortgages | Home Equity Loans

Home remodeling? College tuition? Consolidating other loans? Home equity loans from Catholic Family offer flexibility according to your needs. Use the loan or line of credit any way you want. To access the equity in your home, we offer one-time loans or ongoing lines of credit.

- Variable interest rate based on prime rate
- Line of credit up to \$150,000
- Quick, simplified, online application and processing
- Interest may be tax deductible; consult your tax advisor



To refinance your existing mortgage or apply for a new mortgage, check with your Catholic Credit Union!

SAFE DEPOSIT BOXES AT CATHOLIC FAMILY FOR DEEDS, WILLS & SPECIAL ITEMS

All safety deposit boxes at Catholic Family are:

- Safe and secure within the vault
- Only you have access to keys
- Priced by size



AUTO SALE COMING SOON

Watch for information on an upcoming car sale at the Credit Union!

SKIP-A-PAY

Skipping your December loan payment is easy! Just complete the coupon, and mail or fax to us, or drop off at any branch.

Visit cffcu.com/winterskip to print a Skip-A-Pay coupon.

Coupon must be received by the Credit Union before November 30.

EAST SIDE BRANCH

Visit the shared branch location at 2993 N Webb Road (K-96 and Webb Road) for transactions!

STUDENT LOANS

Consolidate your student loans at your Catholic Credit Union.

Call 264-9163 and ask for a loan officer to get started today!

2.35% 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. Call the Loan Department for more information.



6 HABITS OF SUCCESSFUL BUDGETERS

It's natural to think that boosting your income is how you win with money. After all, a larger paycheck never hurts. But you don't necessarily need to earn more to start winning. In fact, learning good budget habits will make you feel like you got a raise. Once you know how to handle your money, there's no stopping you!

Here are six money habits that successful budgeters do.

1. They check their budget before making big purchases. Budgeters don't spend for couches, cars or vacations at the drop of a hat. They check the budget to see if they can pay for things outright before splurging.

2. They carefully track their spending. Tracking expenses is just as important to an ace budgeter as creating a plan. They record their transactions consistently so their purchases don't pile up.

3. They look for deals. Smart budgeters keep their eyes open for quality items at good prices, whether it's a discount on a gently used treadmill or a pre-owned car. They set a budget for an upcoming purchase and try to get the best deal for the price they pay.

4. They spend without feeling guilty. When you make a budget, you tell your money what to do. People who carefully budget take care of other areas first, such as giving and groceries, and then spend without wondering if they'll have enough.

5. They communicate about spending. A married person talks to their spouse. A single person gets a trusted friend or family member to be their accountability partner.

6. They do a check-in with their goals. Successful budgeters write down their long-term money objectives and look at them often to stay focused. Between their plan and their vision, they've got what it takes to buy a car without payments or get rid of the mortgage—and they know it.

When you combine good habits with an easy-to-use budget, money becomes a lot more fun. Pretty soon, winning with money won't just be a habit—it'll be a way of life!

Everydollar.com



LOAN RATES AS LOW AS

2.35% APR New & Used Autos
2.35% APR based on approved credit for 36 months.

6.50% APR New Recreational Vehicles, Boats and RVs

3.25% APR Savings Secured
Above Dividend Rate

9.50% APR Signature Loan

9.9% - 18% APR VISA

APR = Annual Percentage Rate
Rates Effective 10/1/16. 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	October 10
Veterans Day	Friday	November 11
Thanksgiving Day	Thursday	November 24
Christmas Eve	Saturday	December 24 1p.m.
Christmas Day (observed)	Monday	December 26
New Years Eve	Saturday	December 31 1p.m.
New Years Day (observed)	Monday	January 2