



Winter, January 2017

MEMBER CONNECTION

MOBILE BANKING

New service — mobile banking is coming soon!

BUILD YOUR CREDIT

Whether you're starting out or starting over, Catholic Family wants to help. A low credit score can make basic financial needs tough. A credit builder loan can help get things on track.

Please call us at 264-9163 to schedule an appointment.

LOAN PAYMENTS BY PHONE

You may make loan payments* with a debit or credit card by phone or in person.

*Convenience fee applies.

BILL PAY

CFFCU's Free Bill Pay makes it so easy to simplify payments!

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.



ANNUAL MEETING

- Who?** Catholic Family Members
What? Catholic Family Annual Meeting
Where? Catholic Family, 717 N. Socora, St. Joseph Hall
When? 5:30 Registration, 6 p.m. - 6:30 p.m. Meeting
Wednesday, April 26, 2017

BEWARE OF SCAMS

Scammers Want Your Money and Personal Information
Be Ready. Protect Your Family.

Top Tips: What to know and do about scams

1. **Hang Up** - If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
2. **Do Not Pay In Advance** - Scammers often offer prizes or threaten to take action against you if you do not pay a fee or provide your personal information. Legitimate businesses and government agencies will not threaten you for upfront payments.
3. **Do Not Wire Money Or Send Reloadable Credit / Gift Cards To People Who You Do Not Know** - Legitimate businesses and government agencies will not require you to use these payment methods. It is nearly impossible to recover funds once they have been sent or released to the scammer.
4. **Slow Down** - Con artists prey on fear and want to scare you into taking action very quickly. Before you issue payment or provide your personal information, verify the business by researching it online—verify the website, contact information, search for customer reviews and company policies.
5. **If It Seems Too Good To Be True, It Probably Is** - If someone is offering you something for free or a prize you never registered to win, it is a scam.

To report a scam, contact the Office of the District Attorney at 316-660-3600 or fill out a complaint form online at www.sedgwickcounty.org/da/consumer.asp. To Sign up for the National No Call Registry "No Call list," call 888-382-1222.

From the Office of the District Attorney, 18th Judicial District of Kansas

5 WAYS TO STOP SPENDING MONEY

We all make impulse purchases from time to time. One minute you're harmlessly surfing the internet, the next minute you're looking at a \$100 pocket-size flashlight and before you know it, it's on your doorstep two days later. For you, "flashlight" may be something else, but you get what I'm saying. The best solution I've found for this problem is to give myself a mandatory 24-hour waiting period. Often, the purchase won't seem like such a great idea the next day. I use this method online and in-store. If shopping on sites like Amazon is a problem, you should read this.

1. **Eat at Home** - Cooking at home is probably easy for a lot of people, but personally, I'm not a lot of people. I feel like I excel on the grill and can make a mean pot of chili, but for anything else, I usually get take-out. I realize this is a problem, even though I feel like I keep some local restaurants in business. If you feel like you're in the same boat, just track it for one week. The following Sunday, go to the grocery store and buy enough for a week's worth of meals. I guarantee you'll see a huge difference. I'm still not perfect at this, but I'm doing a lot better.
2. **Don't Go Off List** - I'm not much of a planner when it comes to meals but it definitely helps when you're trying to spend less money. Figure out what you want to eat for the week, make a list of what you need to buy, (remember you can use some ingredients for multiple meals) and don't buy anything you haven't planned for. I'll admit, I'm usually guilty of throwing a few extras in my mini-buggy.
3. **Leave Your Credit Card at Home** - You may be thinking it's not responsible to leave your house without some sort of payment, in case of emergency. You're right, so take your debit card or cash. If you need to buy something you can use what I like to call "present money", as opposed to using a credit card, which I call "future money". You should have a good idea about the money you have, so hopefully this will keep you from spending more than you should.
4. **Borrow Before You Buy** - You can't ever go wrong with borrowing stuff from friends and family. Just don't go overboard. I wouldn't ask your neighbor to borrow his lawnmower every weekend, all summer long. But if your brother has those Marvel Blu-rays you've been wanting, watch his copies and save the money.

From John Pettit at CULnsight.com

MAKE IT HAPPEN WITH HOME EQUITY



Maybe it's time to put your home to work for you - with a home equity loan or line of credit. By using the equity in your home, you can:

- Repair or improve your home
- Buy an auto
- Go on your dream vacation
- Start your own business
- Pay for college
- Pay for medical expenses, emergencies or big ticket items

Call a CFFCU loan officer today to make it happen. (316) 264-9163.

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 01/1/17. Subject to change without notice. Please call for current rates.



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(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

Martin Luther King, Jr. Day	Monday	January 16
President's Day	Monday	February 20
Good Friday	Friday	April 14, close at 1pm

