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Smart Money News

April 2010 • Issue 2



Have you been thinking of ways to ease your financial burden?

Would you like to consolidate high interest debt into one easy-to-manage monthly payment at a lower interest rate? Now is the time to tap into the greatest asset you may have...your home.

Even though home values have suffered in the past couple of years, homes in the Greater Cleveland/Akron Area still have a great deal of value. Your home is one of your best sources for managing your financial needs. Because we value your membership, we would like to offer you an opportunity

to obtain a Home Equity Line of Credit with the option of no payments for 90 days. Other institutions claim to have the best programs, but compare programs and we are certain you will agree that Ohio Catholic FCU has the best Home Equity Line of Credit program available.

Smart Money Tip Now is the time to take control of your financial future. An OCFCU representative can help you determine if a Home Equity Line of Credit will save you money and help make managing your finances easier. Isn't it worth a few minutes of your time?

- 90 Days without Payments
- No Initial Draw Required
- No Annual Fees
- No Costs to Open
- No Transaction Fees
- Check and Credit Card Access
- Potential Tax Savings
- Limited Time Offer – Offer Ends 7/31/2010

*APR= Annual Percentage Rate. Interest will accrue during the 90 day deferred payment period. APR is variable based on the Wall Street Journal Prime Rate. APR will range from 3.25% to 18.00%. Your APR will vary but will never exceed 18.00% and never fall below 3.25%. Your rate and corresponding APR may be higher than the advertised rate, depending on your credit history and Ohio Catholic FCU's lending policies. The home equity line of credit must stay open a minimum of 12 months or all service fees must be repaid to the credit union. Maximum line of credit repayment

Have your finances hit rough waters?



Let an Ohio Catholic Home Equity Line be your Financial Lifesaver. Rates as low as 3.25% APR

period is 240 months. This offer is available only on owner occupied homes. Property insurance required. Flood insurance may be required. Documents must be signed within 30 days of loan approval. Other important terms and conditions may apply. The 90 day deferred payment promotional special is available for home equity lines of credit applied for April 1, 2010 to July 31, 2010. Offer subject to change or be discontinued without notice. Please contact your tax advisor to determine any tax benefits. If you respond to this offer but do not meet the criteria for the loan, or if you do not provide the required collateral or documentation, we may not be able to extend credit to you.

OCFCU Loan Department Promise

If you are thinking of purchasing a new or used vehicle, OCFCU will conditionally pre-approve a titled vehicle loan for you within 5 hours. You need to submit a completed vehicle loan application. You can complete this application in person or over the phone with a Member Service Representative or Branch Manager. You may also complete the One Click Vehicle Loan Application through our website.

Smart Money Tip Call, click or visit Ohio Catholic before you go to the car dealership. Knowing the loan rate, term and amount that you have been conditionally pre-approved puts you in the driver's seat.

Photo Available

Due to the overwhelming requests for reproduction of the photograph used on the Annual Report cover, orders will be taken April 1-30, 2010 at all OCFCU branches and through the website.



Photo submitted by Bryan Hradek

Visit Us!

Garfield Heights
Macedonia
North Royalton
Cleveland West
Akron

Monday	9am-5pm
Tuesday	9am-5pm
Wednesday	9am-5pm
Thursday	9am-6pm
Friday	9am-6pm
Saturday	9am-1pm



Holiday Hours

Good Friday, April 2nd - CLOSED
Memorial Day, Monday, May 31st - CLOSED
Independence Day, Monday, July 5th - CLOSED

The Grand Catholic Italy Tour



Rome * Vatican * San Giovanni Rotondo * Assisi * Florence * Venice

Join Father Oleksiak and Ohio Catholic

FCU on the Grand Catholic Italy Tour! Visit many beloved holy shrines, deepen your faith, and explore the local culture and history of Italy for eleven days. Trip dates are September 27 – October 7, 2010.

Casino Trip Meadows

Join in the Fun! OCFCU's Casino Bus Trip to The Meadow Casino, Meadow Lands, PA on Friday, April 16, 2010 will be departing from the Garfield Hts. branch. The cost is \$30.00 per person. Live Racing Program and \$20.00 Casino Free Play will be provided. Reserve your seat today!

Please contact Carol Hradek at (216) 663-6800 extension 246 to register for trips or for more trip information.

Historic Houses of Worship Bus Trip

Explore some of the beautiful and historic Churches and Houses of Worship in the Greater Cleveland Area. Join us on June 18, 2010 as we learn the fascinating and unique stories behind these remarkable holy places of worship.

St. Augustine Giving Tree

By purchasing a Christmas tree ornament, OCFCU members were able to raise \$1000 for St. Augustine Hunger Center.

St. Augustine not only provides food to those in need but they also provide clothing, rental assistance, utility assistance, advocacy for the disabled, and crisis intervention.



Sister Janet and Randy Trimm, OCFCU CEO

After Hour Appointments

OCFCU is here to service our members. After hour appointments are always available. With the addition of eDoc Innovations, we can arrange to meet you at a convenient location to sign loan documents.

Member Referral 4th Quarter Winner

James, a resident of Maple Heights, is the winner of a \$500 One-Year Share Certificate for his participation in OCFCU's Member Referral Program. For more information on this program, speak to any OCFCU associate or go to our website under the "Join Us" tab.

www.ohiocatholicfcu.com

Ohio Catholic FCU on TV

Watch Good Company on WKYC, Channel 3 at 10:00 a.m. on April 2nd, 5th, or 8th for a special segment featuring your credit union.

April 15-24, 2010

enterprise car sales

Member APPRECIATION USED AUTO SALES EVENT

Receive A 32" Flat Screen TV!

Rates as low as 4.20% APR* at Ohio Catholic Get pre-approved today!

¹For complete terms and conditions of Enterprises' Member Appreciation Used Auto Sales Event, see your local Enterprise dealer or Ohio Catholic's website. ³APR=Annual Percentage Rate. Advertised APR includes the .10% discount for having funds automatically withdrawn from an OCFCU share draft account. APR will vary based on age of vehicle, creditworthiness, and term of the loan. Term of loan must be 60 months or less. Monthly payments will be fixed and spread equally across the life of the loan. No prepayment penalty. Financing up to the NADA retail value of the vehicle is available. OCFCU may discontinue or change program without notice. Standard loan terms and conditions apply. If you respond to this offer but do not meet the criteria the loan, or if you do not provide the required collateral, we may not be able to extend credit to you. Offer valid from 4/15/10 - 4/24/10.

CEO Corner



Randy Trimm, CEO

Technology... this word means different things to different people. To some, it strikes fear and creates anxiety. To others, it creates excitement and anticipation. Regardless of your perspective, technology at Ohio

Catholic means providing member friendly applications that provide benefits to those we serve. All applications are designed to provide you with the means to transact your business in the manner that is most desirable to you.

Ohio Catholic provides several technology options.

- **CU*Talk:** 24 hour automated customer service via a toll free service number.

- **It's Me 247 Online Banking:** Ability to transact business via computer 24/7 including checking your balance, transferring funds, making a payment, and setting up automated transactions.

- **It's Me 247 Mobile Banking:** Introduced March 15th, you can now bank by compatible cellular device. You can transact business anywhere, anytime.

- **e-Statements:** Statements provided electronically to your personal computer. e-Statements are environmentally sensitive, convenient, safe, and secure as well as financially efficient.

- **eDOC:** Automated processing for depository and lending transactions providing data storage, electronic signature capability and data access. eDoc is also environmentally sensitive, convenient, safe and secure as well as financially efficient.

- **www.ohiocatholicfcu.com:** Our website is currently under construction. It is being redesigned with numerous enhancements... stay tuned.

All of these services are designed with you in mind...our valued members. If you have questions, require additional information or would like to sign up for any of these services, any of our branch employees can assist you. All of these services support our mission to provide financial solutions that enable you to maximize your financial well being. Thank you for your membership!

Randy Trimm
Chief Executive Officer

Attention Debit and ATM Card Users

This summer a new federal regulation relating to ATM and Debit Card Courtesy Pay transactions becomes effective. Members will need to opt in in order to retain this valuable coverage on your Ohio Catholic Federal Credit Union account. More information will follow as the deadline approaches.

Ohio Catholic's Smart Money Tuition Forgiveness Program

One Month of Tuition Payment Forgiven

Right: Bill with son, Brandon,



St. Barnabas School
Left: Charles with son, Charlie, St. Mary Magdalene/St. Justin Martyr School



Right: Michael and family, Lori, Angelina and Nicole, St. Joseph Academy

"Because of Ohio Catholic, tuition has been made affordable, enabling me to give my daughter a Catholic education."



Akron Grand Opening



Akron's new location at 1900 West Market St.



Grand Opening Ribbon Cutting Ceremony



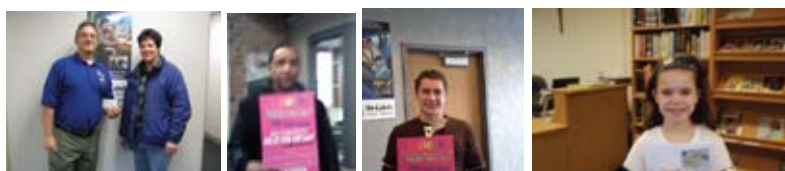
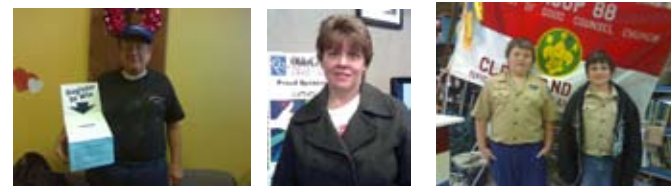
John from St. Hilary, winner of the \$500 Share Certificate



Douglas, winner of the Cavaliers Package

Win a \$50 VISA gift card!

Visit any Ohio Catholic branch to enroll in e-Statements and enter a drawing for a \$50 VISA gift card.



From left to right:

Gilbert of Holy Angels; Janis of St. Barnabas; Joshua and Sorday of Our Lady of Good Counsel Boy Scouts; Linda of Garfield Hts.; Justin of St. Barnabas; Kevin of St. Barnabas; Madison of Incarnate Word Academy.

CU*TALK - Touchtone Teller Access

CU*TALK allows you the convenience of direct contact to your credit union accounts via your telephone at any time with just one phone call. Call CU*TALK's toll free number (800)860-5704 and use OCFCU's access code - 155. To obtain a pamphlet on all the features CU*Talk has to offer, call or come into any Ohio Catholic branch.



Smartphones for Smart Money Management. Access your credit union account by your mobile phone 24 hours a day, 7 days a week. This is a secure way to quickly and easily access your accounts and receive account notification regarding your OCFCU accounts. Try Mobile Banking in It's Me 247 without a phone by clicking on the Try Mobile button on your It's Me 247 online banking toolbar.



eDoc provides the ultimate access to your account related documents 24 hours a day, 7 days a week. eDoc is designed to allow members access to their account documents via the Internet through It's Me 247. Documents including e-Statements, signed receipts, and loan documents are now available from your home computer. Members can view their original documents

and if they wish, print or send copies to their email address. Another benefit with the addition of eDoc Innovations, we can arrange to meet you at a convenient location to sign loan documents.



If you have a computer and a connection to the Internet, you can use It's Me 247 Online Banking to perform many financial transactions and stay connected with your credit union accounts around the clock. Watch our Video Tour of It's Me 247 to see the product's look and feel for yourself.

<http://www.cuanswers.com/demos/im247/ItsMeMovie.htm>

CU*EasyPay! Bill Payment and Bill Presentment

With CU*EasyPay!, you can receive and pay your bills online from your credit union checking account with the click of a mouse via online banking. CU*EasyPay! is fast, secure, convenient...and easy!

eAlerts

eAlerts will email you if certain conditions exist on your account, for example if your account balance has fallen below a certain level or if your loan payment is due.

	CU*Talk Touchtone Access	It's Me 247 Mobile Web Banking	It's Me 247 Online Banking
* Option will be available by August 2010			
** Needs to be set up at an OCFCU branch to have access to this feature			
Review account balances	X	X	X
Obtain transaction history including date and amount of your transactions	X	X	X
Obtain information on cleared check	X	X	X
Request withdrawal funds via check to be printed and mailed to you	X		X
Initiate a stop payment	X		X
Review details on your savings and loans	X	X	X
Transfer funds between member's OCFCU accounts**	X**	X**	X**
Transfer funds to other OCFCU memberships**	X**	X**	X**
Make OCFCU loan payments	X	X	X
Obtain current savings and certificate rates	X		X
Obtain current loan rates & calculate estimated loan payments	X		X
Obtain annual dividend information	X		X
Obtain tax information for previous year	X		X
Read eAlerts and other messages sent to you*		X*	X
Download applications for your mobile phone*		X*	
Mobile banking via text messaging*		X*	
Reset PIN/Password and security questions	X		X
Request a contact from a credit union representative			X
Update personal contact information			X
Subscribe to eAlerts			X
Purchase certificates on line			X
Update distributions for your incoming ACH deposits			X
Transfer funds between other financial institutions-- A-2-A Transfers**			X**
Apply for membership or loans			X
Pay bills using CU*EasyPay! Bill Payment			X
Print free copies of cancelled checks using CU*CheckViewer			X
View & print your monthly statements using e-Statements			X

e-Statements

Sign up to receive your credit union account statements electronically. e-Statements give you access to your account statements for a longer period of time.

Account to Account Transfer (A2A)

Account To Account Transfers allow members to initiate a funds transfer to or from another financial institution. Visit a Member Services Representative to sign up for this service.