

Visit Us!

Garfield Heights/Macedonia

Monday 9am-7pm
Tuesday 9am-4pm
Wednesday 10am-4pm
Thursday 5pm-8pm
Fri Lobby 9am-4pm
Fri Drive Thru 9am-6pm
Saturday 9am-1pm

Independence

Mon & Wed 10am-5pm
Thursday 5pm-8pm
Saturday 9am-1pm

Cleveland West

Tues & Thurs 9am-1pm
Friday 1pm-6pm

North Royalton

Monday 10am-6pm
Wednesday 6pm-8:30pm
Friday 10am-6pm
Saturday 9am-1pm

Akron

Monday 12pm-5pm
Tuesday 12pm-5pm
Thursday 12pm-5pm
Friday 12pm-5pm

New Loan Application: Bring it in, Mail it in, E-mail it, Call us!

Individual Credit: You must complete the application about yourself. If you intend to use a cosigner, or if you and your spouse live in, or the property pledged as collateral is located in a community property state (AK, AZ, CA, IO, LA, NM, NV, TX, WA, WI), or you are relying on another person's or your spouse's income as a basis for repayment, make a copy of the application for your cosigner or spouse to complete.

Loan Type: () Individual () Joint Amount Requested \$ _____ Repayment Term _____ (months) Payment \$ _____

IF THIS APPLICATION IS FOR JOINT CREDIT, EACH APPLICANT MUST INITIAL HERE: Applicant _____ Joint Applicant _____

Purpose: _____ Collateral Offered _____

If Vehicle Collateral: Name of seller or owner _____ Retail Value \$ _____

Repayment: () Cash () Automatic Payment/Payment to be drawn from: _____

The credit union will disclose the cost of this voluntary insurance to you. You must sign a separate insurance section that discloses the terms and conditions for insurance to become effective.

Do you want your loan protected for you and your family if you become disabled? Please initial selection Yes _____ No _____

Do you want your loan protected for you and your family in the event of your death? Please initial selection Yes _____ No _____

Last Name _____ First _____ Mid _____ Social Security No. _____ Birth Date _____ No. of Dependents _____

Home Phone _____ () Own () Rent () Other _____ Mo. Payments \$ _____

Current Address _____ City _____ ST _____ ZIP _____ How Long (Yrs.) _____

Previous Address (if less than 2 years at current address) _____ City _____ ST _____ ZIP _____ How Long (Yrs.) _____

Employer _____ () Self Employed Work Phone _____ Ext _____ Date Employed _____

Address _____ Position/Occupation _____ Monthly Gross Income \$ _____

Please fill out the Express Loan Application, sign and return it to us. You promise that everything you have stated in this request is correct to the best of your knowledge. If there are any important changes, you will notify us in writing immediately. You also agree to notify us of any change in your name, address or employment within a reasonable time thereafter. You authorize the credit union to obtain credit reports in connection with this request and for any update, increase, renewal, extension, or collateral of the credit received. If you request, the credit union will tell you the name and address of any credit bureau from which it received a credit report on you. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information on requests made to a Federal Credit Union. You understand that the credit union will rely on the information in the request and your credit report to make its decision. The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Applicant Signature _____ Date _____

To submit this application: Fax it to us at 216-663-8610 OR Mail it to us at: 13623 Rockside Rd. Garfield Heights, OH 44125 OR Drop it off at any Ohio Catholic Federal Credit Union Branch OR Call 216-663-6800, we will gladly answer your questions or take your application over the phone.

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Member Focus

February 2008 Newsletter • Volume 3 • Issue 1



Welcome

Ohio Catholic FCU Welcomes Randy Trimm, New CEO



Ohio Catholic Federal Credit Union is pleased to announce the appointment of Randall A. Trimm as its new Chief Executive Officer. Randy came to us from United Bank of Switzerland's Beachwood, Ohio office where he was a wealth manager.

Prior to UBS, Randy ran consumer lending operations for Charter One Bank in Cleveland and also headed retail for Huntington National Bank's east region. Randy began his career in 1983 with Bank One, where he held progressive positions leading up to his appointment as vice president and senior credit manager. In 1999, he was appointed senior vice president of Metropolitan Bank & Trust where he led all activities for both the retail and consumer lending divisions.

Randy has a Master's of Business Administration from Youngstown State University and a Bachelor of Science degree in Business Administration from Adrian College in Michigan. He also holds an Economics degree from Adrian College. He attended the Graduate School of Banking and Finance, University of Wisconsin, where he received a Graduate Certificate. He lives with his wife, Marianne, and six children in Bainbridge Township.

Inside This Issue

Welcome CEO Randy Trimm

• Annual Meeting, March 9, 2008

• Generous Members

• Contest Winners

• Easy Loan Application

• New Employees

• Member Benefits

Ohio Catholic Federal Credit Union VISA Home Equity Line Of Credit

Variable rates as low as
4.74% APR
Prime minus 1.26% for qualifying lines*

Banks are always claiming to offer the "best Home Equity Rates," some even guarantee it. Don't believe it! Compare their offers to Ohio Catholic FCU and you'll see how we can beat their program and save you money.

No Closing Costs No Annual Fee No Application Fee

*Subject to credit and property approval. Program terms and conditions are subject to change at any time without notice. Some restrictions and limitations apply. Property Insurance is required, collateral in special flood hazards areas require flood insurance. Please contact your tax advisor regarding the deductibility of interest. Lifetime APR will not exceed 18%.



Thank You! OCFCU Members' Christmas Wishes Make a Difference!



During the Christmas Holiday season, Ohio Catholic FCU employees discussed what they could do to help the needy. In 2006, Ohio Catholic FCU employees and members donated more than 1,000 pounds of canned food to various church kitchens across northeast Ohio to help feed the region's hungry.

This year the employees wanted to do something different. It was decided they would sell Christmas tree ornaments and decorate a tree in the Ohio Catholic FCU main office to highlight the program's progress. Ohio Catholic FCU matched each donation.

Thanks to our generous members and employees, on January 30th, 2008, Ohio Catholic FCU presented a check to Saint Augustine Hunger Center for \$2,500.00.



Pictured here are Ohio Catholic FCU's Chairman of the Board, George Matejka (left) and Chris Taylor, OCFCU's Chief Financial Officer (right) presenting a check for \$2,500.00 to Sister Corita Ambro, from the Hunger Center.

Thank you all for a beautiful gesture, a beautiful tree and a beautiful end to 2007!

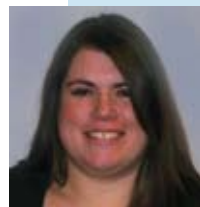
3 Scholarships to be Given Away

Cleveland Chapter of Credit Unions is awarding three scholarships to students in our Chapter area. Applications are available at all Ohio Catholic FCU branches. March 3, 2008 is the submission deadline, so stop by soon!

Branch Offices

Main Office	13623 Rockside Road Garfield Heights, OH 44125 Fax: 216.663.8610
Independence	6800 Chestnut Road Independence, Ohio 44131 Fax: 216.901.0574
Akron	526 Canton Road Suite 203 Akron, Ohio 44312 Fax: 330.733.8590
Macedonia	8600 Alexandria Drive Macedonia Ohio 44056 Fax: 330.468.1176
Cleveland West	3167 Fulton Road Cleveland Ohio 44109 Fax: 216.631.1127
North Royalton	5251 Wallings Road North Royalton, Oh 44133 Fax 440-237-2270
Contact Us	216.663.6800 330.733.6002 www.ohiocatholicfcu.com
Touch Tone Teller	800.860.5704

Welcome, New Employees!



Stephanie Thomas - Ohio Catholic is pleased to introduce Stephanie Thomas as our Akron office Branch Supervisor. She started in November and already has worked at several of our offices. Stephanie grew up, and currently lives, in Stow. She recently moved back from San Diego, California where she lived for three years. She enjoys spending time with her family and friends as well as going to sporting events, traveling and concerts. Welcome Stephanie.



Tony Kazmierczak - Hired in November Tony will supervise our consumer loan department. This is a homecoming for Tony, as he worked in our loan department years ago. Tony has many years of management and sales experience and should be a valuable asset in our loan department. He resides in Northfield Center with his wife and children, and is an active member of St. Barnabas Church. Welcome Tony.

Member Benefits

Do you carry a balance on your credit card(s)? Does the thought of saving hundreds of dollars every year appeal to you? If yes, read on:

- The average American carries a balance of \$8,940 on their credit card(s).
From www.msn.com (2/4/08)
- Ohio Catholic's VISA Platinum card has a fixed rate of 8.99%, as compared to the average variable credit card rate of 16.50%.
- Ohio Catholic's VISA Platinum card has NO Annual Fee, No Balance Transfer Fee, No International Transaction Fee.
- Potential savings to you, our valued member: \$671.39!

Start saving now! Stop by any Ohio Catholic FBU office, call us: 216-663-6800 or visit: www.ohiocatholicfcu.com

New CD Special

Ohio Catholic FCU is offering Certificates of Deposit at an attractive rate - an excellent way to make sure that all your money is working for you.

Our 48-59 month CDs yield 4.25% APY! Stop by any of our offices to learn more.



Annual Meeting Reminder!

Our 54th Annual Meeting will be held at the Hilton Garden Inn, in Twinsburg on Sunday, March 9th. Tickets are only \$10.00 and can be purchased by calling: 216.663.6800



The meeting will be held in the Wilcox Ballroom at the Hilton Garden Inn; 8971 Wilcox Dr. in Twinsburg, Ohio 44087, accessed easily off I-480 and Route 82.

Doors will open at 1:30 p.m. and an Italian Buffet will be served at 2:00 p.m., followed by the Annual Meeting at 3:30 PM.

At the event we will hold our annual business meeting, announce the results of the Board of Directors election, and enjoy an Italian Buffet and prizes. Tickets are available on a first come, first serve basis to the first 500 members. To order your tickets, please call Carol Hradek at 216-663-6800 or stop by any of our six offices.

Congratulations

Ohio Catholic FCU Members Win TVs in Appreciation Drawing

As a thank you for your patience and understanding during our recent data processing conversion, Ohio Catholic FCU gave away eight \$25 gasoline cards and three 26" flat screen, HD television sets.

Below are our TV winners (from left to right); Anthony, Michael and Lynette. Congratulations! Thanks to everyone who participated in the drawing. Stay tuned throughout the year, we'll have more prizes and great programs!



Winner of St. Monica School Banking Drawing

We would like to congratulate Lexi, a St. Monica student, for winning Ohio Catholic FCU's St. Monica School Banking drawing. With every deposit, St. Monica students had their names entered into a drawing to win a portable DVD player.

Lexi participated diligently and learned that it pays to save! She is show here with her father and with Randy Trimm, Ohio Catholic FCU's new CEO (see cover story)!