

Beware of Debit Card "HOLDS"

Please be aware of a safety feature employed by debit card processors that is in place to prevent fraudulent use of your debit card by thieves.

Every time you swipe your debit card at a gas station pump, the national debit card network automatically places a hold on your account for \$50.00 even before you pump any gas. Then you pump \$15.00 worth of gas and when you finish pumping the gas, the amount of your gas purchase is transmitted through the network to debit your account. Here is an example of what happens:

Checking account balance	\$400.00
Gas pump swipe authorization	-\$50.00
Gas pump purchase 10 gallons @ \$1.75	-\$17.50
Available balance	\$332.50

It may take up to three business days for the national network to adjust the \$50.00 hold. So--you must be careful to take into account these holds so that you do not overdraw your account. You can avoid this situation when you purchase gas by not swiping your card and paying inside the station instead. If you do that, no hold will be applied.



Check Policy and Hours of Operation

Important Information about your Ohio Catholic Account

Check Policy Revised as of 11/01/2004

The check hold policy has been revised

All personal checks over \$100.00 will be held for two business days.

All third party checks will be held for two business days.

Longer delays may be applied on a case-by-case basis. In some cases, we will not make all of the funds that you deposit by check available to you immediately. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first \$100.00 of your deposits, may be available immediately.

NEW HOURS Effective 11/01/04

Main Office & Macedonia Branch

Monday	9am - 7pm
Tuesday	9am - 4pm
Wednesday	9am - 4pm
Thursday	6pm - 9pm
Friday Lobby	9am - 4pm
Friday Drive Thru	9am - 6pm
Saturday	9am - 1pm

Independence Branch

Monday	10am - 5pm
Thursday	6pm - 9pm
Saturday	9am - 1pm

24/7 Online Services

smsmfcu.com
ohiocatholicfcu.com

Touch Tone Teller

216-663-0380
1-800-257-1231

Main Office

13623 Rockside Road
Garfield Heights
Ohio, 44125
ph. 216-663-6800
fax 216-663-8610

Branch Offices

Macedonia
8600 Alexandria Drive
Macedonia
Ohio, 44056
ph. 330-468-0982
fax 330-468-1176

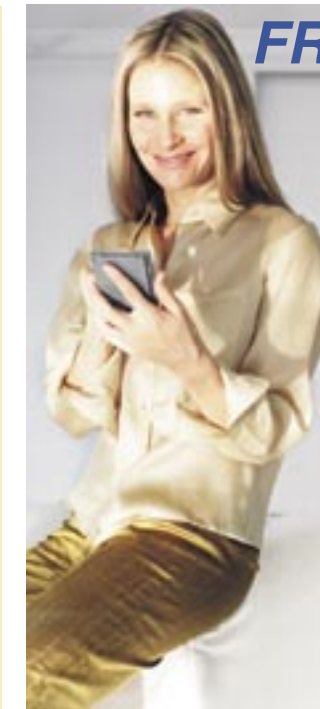
Independence

6800 Chestnut Road
Independence
Ohio, 44131
ph. 216-524-0331
fax 216-901-0574



SPECIAL POINTS OF INTEREST

- Home Equity Lines of Credit 4.50% Still Available
- 0% Interest Balance Transfer on our Visa Card
- Las Vegas On Us! See details Inside
- On the Spot Auto Lending Dealership Listing
- BEWARE OF Debit Card "Holds"
- Important Information Affecting Your Accounts



FREE Interest Checking

with *Style!*

First 150 Checks Free and when you switch we will replace your personal checks from that account!

How much does your checking account cost? Consider this: Ohio Catholic Credit Union checking could save you money. It's a good bet our free interest checking is a better choice than other financial institutions. Also, with our checking account you can take advantage of:

- Visa/Debit Card
- Safekeeping for your cleared checks
- Easy record keeping with detailed monthly statements. Time-saving direct deposit. Your check goes directly into your account on payday! It's the easiest, safest way to manage your money.

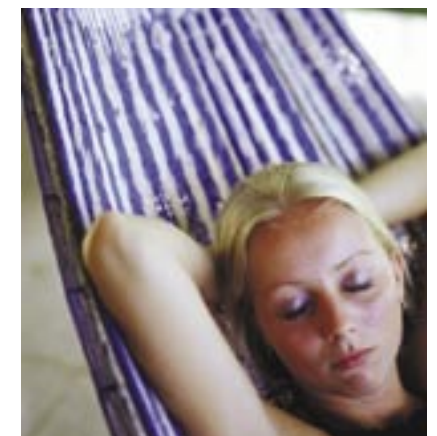
Start saving more and getting more with your credit union share draft/ checking account.

Peace of Mind With Courtesy Pay!

Your credit union is proud to announce our new Courtesy Pay service on all qualified checking accounts.

This valuable privilege will save you the expense and embarrassment of checks being returned in the event of a checkbook error. We will honor your checks and help you avoid service fees or late payment charges. Courtesy Pay allows you the worry-free financial flexibility of knowing that your checks will be paid in the event of an unexpected expense.

Courtesy Pay service will be extended to both checks and pre-authorized electronic debits from your checking account. A service fee of \$25.00 per item will eliminate the expense of fees charged by merchants for Non-Sufficient Funds (NSF) checks. Enjoy peace of mind. We've got you covered!



HOME EQUITY LINE OF CREDIT

at a low rate of **4.50%APR***

*Initial draw must be \$5,000 or more. APR= Annual Percentage Rate. Rate is a variable rate. Rates & terms subject to change without notice.



FIXED HOME EQUITY LOANS

as low as

5.50%APR*

*The monthly payment is \$18.88 for every \$1000.00 borrowed. Rate is based on a term of 60 months. With up to 100% LTV ratio. APR = Annual Percentage Rate. Rates & terms based on borrower's qualifications and, subject to change without notice.



If you add ANY new service, ANY new loan, or open ANY new membership, you will be entered in a drawing in which you could WIN a trip to fabulous Las Vegas, Nevada!



ZERO PERCENT BALANCE TRANSFER

on our **Visa Platinum or Classic Card***

The fact is, if you are like most credit union member cardholders you do carry a credit card balance from month to month and you do have more than one credit card.

What interest rate are you paying on your credit cards from other institutions.... 15%, 18%, 24%? Many institutions have increased the rate they charge cardholders. Have you checked the rate on those credit card statements recently? If not, check it now to learn whether you can save money by transferring the balance to Ohio Catholic Federal Credit Union.

Our VISA credit card has an APR as low as 8.9% and if you transfer a balance from another credit card to our card, you will pay ZERO interest on the transferred balance until the December 2004 statement date.

Choosing a lower-rate card, makes a noticeable difference. For the person making minimum monthly payments, our lower rate will cut years off your pay-off time and save you big money on the amount of interest charges.

So take advantage of the 0% Balance Transfer and all the features Ohio Catholic Federal Credit Union credit cards have to offer. Don't let issuers with high-rate cards take advantage of you. Get all the perks and the best deal by choosing our low-rate.

Start Saving Money Today! *Limited Time Offer, Conditions Apply

On-The-Spot Auto Lending at These Fine Dealerships

- Axlerod Pontiac
- Bill Klaus Pontiac Cadillac GMC
- Courtesy Chevrolet
- Don Tester Ford Linc. Merc. Inc.
- Doug Chevrolet
- George Waikem Ford
- George Waikem Motors Inc.
- George Waikem Nissan Inc.
- Gildenmeister Buick Pontiac GMC
- Jay Honda
- Jay Pontiac Buick
- Progressive Cadillac Dodge
- Progressive Chevrolet
- Progressive Ford
- Spitzer Buick, Inc.
- Spitzer Kia
- Spitzer Lakewood
- Spitzer Motor City, Inc.
- Saturn of Middleburg Hts.
- Saturn of North Olmstead
- Sunnyside Audi
- Sunnyside Chevrolet
- Sunnyside Chrysler
- Sunnyside Honda
- Sunnyside Toyota



They are about to experience the challenge of college...

You're about to experience the challenge of paying for it.

Ohio Catholic Credit Union Now Offers Federally Insured Student Loans

This calendar gives a broad overview of the important tasks your child will need to complete as a college approaches.

September

- Narrow college choices and visit the campuses of top picks.

October/November

- Start sending out applications to top college picks. Intensify financial aid search. Request financial aid information from the colleges on your child's short list, try to attend financial aid workshops.
- Pay close attention to deadlines and procedures for applying for financial aid.
- Contact us for advice on how to fund your child's education.

December/January

- Submit admissions applications before deadlines.
- Get a Free Application for Federal Student Aid (FAFSA) from your child's high school counselor, a college financial aid office (see "How to Obtain a FAFSA" in this brochure) or from the Department of Education's Web site at www.fafsa.ed.gov.
- Pay close attention to the instructions and deadlines.

February/March

- Become familiar with all admissions, financial aid and scholarship deadlines.
- Quickly respond to information requests from college admissions and financial aid offices.
- File the FAFSA as soon as your income tax returns (and your child's return, if applicable) are complete.

April/May

- Make final decision on which school your child will be attending.

June/July/August

- Confirm that colleges have received your child's high school transcripts.
- Confirm in person or over the phone that admission and application information is complete.
- Attend college orientation.
- Plan financial budget for the upcoming year.

WE CAN GUIDE YOU THROUGH the Federal Family Education Loan Program

Our Credit union is an ideal place to learn about the Federal Family Education Load Program (FFEL) While each loan varies according to your child's financial situation. OCFUCU can help you understand Stafford and Parent Loans for Undergraduate Students (PLUS).

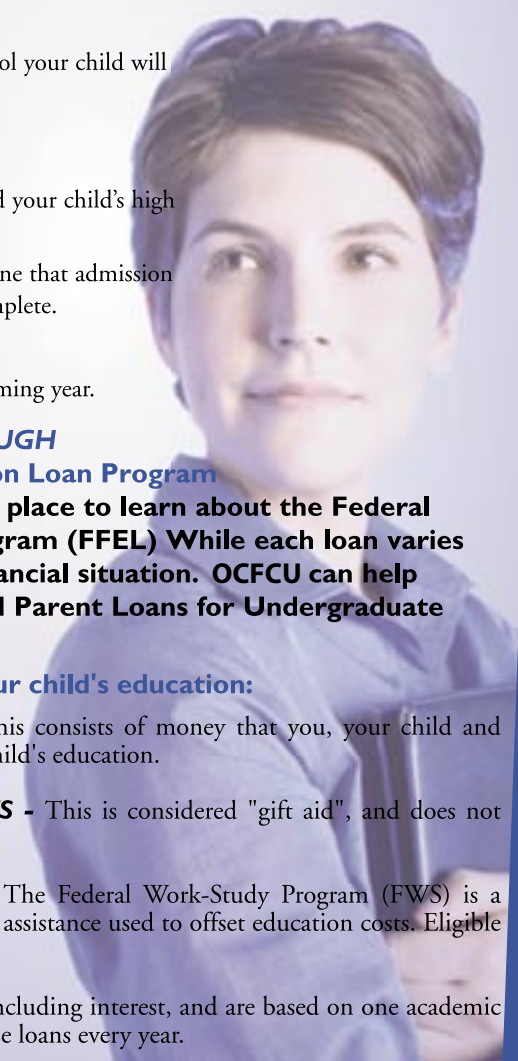
Four funding sources for your child's education:

FAMILY CONTRIBUTION - This consists of money that you, your child and other relatives contribute to your child's education.

SCHOLARSHIPS AND GRANTS - This is considered "gift aid", and does not require repayment.

WORK-STUDY PROGRAMS - The Federal Work-Study Program (FWS) is a federally funded source of financial assistance used to offset education costs. Eligible colleges administer these programs

LOANS - These must be repaid, including interest, and are based on one academic year. Students must reapply for these loans every year.



Holiday Closings

- | | | |
|----------------------|--------------------|----------------------|
| Oct 11 Columbus Day | Dec. 24 9am - 12pm | Jan. 1 New Years Day |
| Nov. 11 Veterans Day | Dec. 25 Christmas | |
| Nov. 25 Thanksgiving | Dec. 31 9am - 1pm | |