



13623 Rockside Road
Garfield Heights, Ohio 44125

Visit Us!

Garfield Heights/
Macedonia/
North Royalton/
Cleveland West

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

Akron

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

NCUA

Holiday Hours

Veteran's Day Wednesday, November 11th - CLOSED
Thanksgiving Thursday, November 26th - CLOSED
Christmas Eve Thursday, December 24th - 9:00 a.m. to Noon
Christmas Friday, December 25th - CLOSED
New Year's Day Friday, January 1st - CLOSED

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

November 2009 • Issue 5



Cleveland West Branch Grand Re-Opening



New expanded Cleveland West hours of operation are:

Monday, Tuesday, Wednesday: 9:00 a.m. to 5:00 p.m.
Thursday, Friday: 9:00 a.m. to 6:00 p.m.
Saturday: 9:00 a.m. to 1:00 p.m.

A recent re-evaluation of Ohio Catholic Federal Credit Union locations indicated that there is a great need in the Cleveland area to provide additional financial services and support to Cleveland Diocesan parishes and the surrounding community. This re-evaluation has resulted in expanded hours of Ohio Catholic's Cleveland West Branch, thus providing the same availability and level of service as our other branches. To celebrate the expanded hours, OCFCU will hold a Grand Re-Opening of the Cleveland West branch beginning on Monday, November 16th. We invite you to stop in to share in the excitement!

During the Grand Re-Opening Week, Ohio Catholic will offer all members special discounts on vehicle loans and additional percentage rates on Share Certificates. At the Cleveland West Branch, Ohio Catholic will also have daily refreshments and giveaways along with a chance to win a Cleveland Cavalier package. The package includes: two tickets to the December 4th game against the Chicago Bulls, Cavs merchandise, and \$50 to spend at the game.

The Ohio Catholic Federal Credit Union Cleveland West Branch is located in the Lin's Omni Center at 3167 Fulton Road. The building is over 120 years old and has a rich historical history. Originally the building was the home of the

Ohio Blanket Company; in 1937 the building was the manufacturing center for Reliable Springs; and in the 1970's the structure was used as a warehouse. In 1997, Jason Lin purchased the building and started a 3 million dollar renovation project of converting it from warehouse space to a four-story office building. Mr. Lin is a long-time resident of the community and a member of Ohio Catholic Federal Credit Union (formerly St. Rocco Credit Union). Mr. Lin felt that the conversion of this building would allow him to give back to the community that has supported him and his family since his relocation from Vietnam. The newly renovated office building has a glass atrium and an elevator as the centerpiece, and it features exposed brick and wood floors. The building opened in January 2001 and Ohio Catholic FCU moved into the new office space in January 2005.

Grand Re-Opening Week Specials

Car Loan Special – 1/2% APR* Off any Car Loan

*APR= Annual Percentage Rate. APR will vary based on creditworthiness, age of vehicle and terms of the loan. Offer is not available for existing OCFCU Vehicle Loan holders. A .5% APR reduction on new and used vehicle loans applied for during the week of November 16th to November 21st, 2009 at all OCFCU branches. Financing up to the retail value of the auto is available. If you respond to this offer but do not meet the criteria for loan at the time of your application or if you do not provide the required collateral, we may not be able to extend credit to you.

Coupon redeemable at all branches November 16th-November 21st, 2009.

Share Certificate Special – 1/4% APY**Rate Increase Share Certificate

APY** is Annual Percentage Yield. A .25% increase on any new Share Certificate with a term length of 13 months or more purchased during the week of November 16th to November 21st, 2009 at all OCFCU branches. \$500 minimum deposit required. Standard terms and condition apply to all Share Certificates purchased with this special offer.

Coupon redeemable at all branches November 16th-November 21st, 2009.

Independence Branch Closing

In an effort to better service our membership and accommodate the wishes of St. Michael Parish, a mutual decision has been made to close OCFCU's Independence Branch. The OCFCU Independence Branch will close its doors at the end of business on Saturday, November 14, 2009. The Independence Office is approximately four miles from the Garfield Heights Branch and in close proximity to the North Royalton Office. OCFCU will continue to provide the level of service that our members have come to expect and deserve.

The St. Augustine Giving Tree

We are asking Ohio Catholic members to support St. Augustine Hunger Center this Christmas season. 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. By purchasing a Christmas tree ornament for \$1 at any OCFCU branch, you can show your support for St. Augustine Hunger Center and the Catholic values in which we stand.

Introducing the MoneyPass ATM Locator App for iPhones!

The MoneyPass network is all about convenience. Well, it just got a little more convenient for cardholders to find surcharge-free ATMs while you are out and about. The new MoneyPass ATM Locator app for the Apple iPhone can be used anywhere to find the nearest MoneyPass ATM.

Cardholders just need to visit the iPhone App Store and download the free MoneyPass ATM Locator. The app provides the same user friendly search capabilities as the online locator. The app is easy to use and cardholders can even locate ATMs from their exact current location. ATM information can be sent to an e-mail address and directions to the ATM can be mapped.

The MoneyPass ATM Locator app is just another example of the way MoneyPass is growing and improving to make the network better for financial institutions and cardholders.

Santa Visits

Santa will visit OCFCU Branches. Check our website for dates and times.

www.ohiocatholicfcu.com

CEO Corner



Randy Trimm, CEO

Change is a word that many people fear and avoid. Change typically is associated with discomfort, inconvenience, additional responsibility and work, as well as doing things differently. Most people are averse to change and prefer to keep things status quo. At Ohio Catholic, we prefer to embrace change. Change to your organization represents an opportunity to enhance our individual and collective ability to serve you, our valued members. Change for the sake of change is not permissible...change leading to enhancement is supported and embraced. As a result, we substitute the word enhancement for the word change.

Enhancement. In our continuing efforts to enhance your organization, we are excited about our future. A recent evaluation of our locations which was both thorough and comprehensive, indicated very clearly that we needed to make determinations on both existing locations as well as potential future sites. As a result, we have made the decision to close the Independence Office effective Saturday November 14th. The partnership that we have shared and will continue to share with Father Pete Colletti and the entire St. Michael's Parish family is something we value have provided will continue, uninterrupted.

The evaluation also indicated to us that there is a great need in Cleveland to provide additional service capability not only to St. Rocco's Parish, but to other Cleveland Parishes as well. The result, expanded hours providing the same availability and level of service that our other 4 offices possess. A Grand Re-opening will occur celebrating this enhancement to our members and future members beginning on Monday, November 16th. We invite you to stop in to share in the experience!

The future...we are in the process of finalizing a listing of potential communities that we would like to expand into. Rest assured, that we will only do so if we can continue to enhance the member experience and strength of your credit union. Providing financial services and solutions to enhance the financial well beings of Parishes, Schools and individuals will remain at the forefront of our efforts.

Casino Bus Trip & Oglebay Park Light Tour

Join OCFCU on its trip to Wheeling Island Racetrack & Gaming Center on Thursday, December 3, 2009. Start the day of fun with \$20 of free play, a \$5 food coupon and a live racing program*** to be used at the Wheeling Island Racetrack & Gaming Center. There is no better place for non-stop gaming action. Rap-up the perfect day with a guided tour through the largest holiday light show at Oglebay's Winter Festival of Lights. The Winter Festival of Lights covers more than three hundred acres over a six mile drive throughout the Oglebay resort. Cost of trip is only \$30. Space for the trip is limited so call Carol Hradek at (216) 663-6800, extension 246 to make your reservations today!

*** Manifest must be filled out in order to receive casino bonuses. Casino bonuses of \$20 free play & \$5 food coupon and live racing program are subject to change or cancel without notice. All trip passengers must have a driver's license or state ID for trip. No refunds for cost of trip.



Need Christmas Cash?-Refer a Member

Work from home and support an organization in which you believe; share the benefits of Ohio Catholic FCU with others. OCFCU will deposit \$20 into your shared account for each referral that becomes a member of the Ohio Catholic Federal Credit Union Family. You will also be entered into a quarterly drawing for a \$500, one-year Share Certificate. For more information on this program, speak to any OCFCU associate or go to our website under the "Join Us" tab. www.ohiocatholicfcu.com

Need the perfect Christmas Gift?

Why not give a VISA Gift Card? VISA gift cards are great for any occasion – smart, thoughtful, and always well received. Give the people you love the freedom to purchase whatever they would like: in person, over the phone, or online. VISA gift cards are welcome at any of the millions of locations wherever VISA credit or debit cards are accepted.



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. You will need a valid ID and must remain in the program with an active e-mail address for six months. A winner will be chosen from each branch.

Member Appreciation Events

Go Direct

OCFCU helped numerous members start protecting themselves against check theft and fraud by switching from paper checks to electronic payments for their Social Security, Supplemental Security Income (SSI) or other Federal benefits. OCFCU signed up over 30 people in the first three days of October. Stop in and sign up; it is quick and easy.



Shredding Party

Many OCFCU members and associated organizations were able to take advantage of the Shredding Party held on October 3rd. St. Peter Chanel High School was able to save \$300 by participating in this OCFCU event. Due to the strong positive response regarding this event, we will be sure to host a shredding party next year.



Blood Drive

As part of OCFCU's commitment to the community, we sponsored our first Red Cross Blood Drive on October 2nd. Over 25 people volunteered to donate blood. Thank you!



Trip to Rivers Casino

OCFCU hosted two buses visiting the new Rivers Casino in Pittsburgh, PA. Both members and non-members enjoyed the exciting world-class entertainment facility. Watch OCFCU newsletters for future bus trips.

Member Referral 2nd Quarter Winner

Jill of Our Lady of Good Counsel Parish is the winner of a \$500, one-year Share Certificate for her participation in OCFCU's Member Referral Program.



Sentry Insurance GPS Winner

Barbara was the winner of the Sentry Insurance's global positioning unit drawing. Sentry Insurance offers all OCFCU members up to a 10% discount on both their vehicle and homeowners' insurance premiums.

Tuition Payment Program Winner

Anyone who participates in the Tuition Payment Program has a chance of one month of tuition payments forgiven. There are ten winners each calendar year. Maria was the winner of the Tuition Forgiveness Program for March 2009. Her daughter, Alexis, is a student at St. Joseph Academy. "I think the program is great. Everyone needs help and this came at the right time."



OCFCU Helps Schools and Parishes in Our Community

Over the summer, Ohio Catholic has been busy participating in numerous parish festivals, parish picnics, summer Bible schools and community events. OCFCU rose over \$1,300, which was donated to our local Catholic schools and parishes.



Above, Left: Michelle Nowakowski, Principal of St. Michael School with Laurene Nevel, Cleveland West Branch Manager

Below, Right: Roswitha Wunker, Principal of St. John Nepomucene School with Laurene Nevel, Cleveland West Branch Manager



Albina of St. John Nepomucene Parish -winner of OCFCU basket

How to keep your credit score healthy...

•Decline all offers from stores that say, "No payments until..." Reason: Retailers typically team up with third-party finance companies to make these offers. They are the same finance companies that make high interest rate loans to high-risk borrowers. If one of these lenders is listed on your credit report, the scoring models that calculate your credit score might lower your score -- even if all you did was accept an offer to delay payments on a flat-screen television or a coffee table.

•Do not apply for more than two or three credit cards, including store cards, within any 12-month span. Reason: Each credit card you apply for, including store cards, posts a credit "inquiry" on your credit report. Make more than a few inquiries within a few months -- which often happens around the holidays when consumers take advantage of special card offers -- and your credit score might fall. These inquiries will continue to affect your credit score for 12 months.

•Before you agree to become a customer, ask small lenders, cellular service providers, and utilities whether they report on-time payment of bills to credit bureaus. If you have a choice of which company or lender to use, lean toward those that report to the credit bureaus, so your responsible use of this credit counts in your favor.

Reason: With many credit issuers, even when you act responsibly, you are not rewarded -- yet when you make even a small mistake, you are punished. Because many utility companies, cell phone service providers and small lenders, don't bother to report on-time payments to any of the credit bureaus, they deprive their customers of an opportunity to improve their credit scores. But, if these customers default or their bills are turned over to a collection agency, that is reported, generally through the collection agency assigned to recover the debt.

•Check your credit report for mistakes six months before applying for an important loan. Reason: If you find an error on your credit report that is lowering your score, you can contact the credit bureau and correct the problem in time. If you don't check, when you apply for the loan, you may discover that your credit score is unfairly low.

Reason: No matter the mistake, it takes up to 30 days for credit bureaus to update credit reports. Best: Check your credit report with all three credit-reporting bureaus -- free -- once every 12 months at www.annualcreditreport.com or call 1-877-322-8228. You can also purchase your credit score for \$7.95 when you get your free report.

•When a customer service representative agrees that a late or missed payment notice was in error, ask to be sent confirmation to this effect on company letterhead. This statement should note your name, account number and the date of the bill in question. If the erroneous late or missed payment later appears on your credit report, you can send copies of this statement directly to the credit bureaus.

Reason: Even when a lender agrees that it was wrong to accuse you of a late or missed payment, the lender may still report the problem to a credit-reporting agency. The customer service representatives who correct the billing mistakes might lack access to the automated system that reports late and missed payments to credit bureaus.

DON'T FORGET THESE BASIC WAYS TO KEEP YOUR CREDIT SCORE HEALTHY

•Use only a small amount of your available credit. Your credit score will suffer if you use more than 10% of your available credit on a particular account or among all your accounts.

•Vary your credit. It's important to your score that you have many different types of credit, including several of the following: credit card, retail store card, gas card, auto loan, home loan, student loan, and personal loan.

•Do not close old accounts. Leave your old accounts open with a zero balance. The older your credit card accounts, the better for your credit score.

Source: Bottom Line/Wealth interviewed John Ulzheimer, President of Consumer Education for Credit.com, Inc.