



Smart Money News

September 2011 • Issue 4



\$10,000

Cash Giveaway!

What Could You Do with \$10,000?

Be a part of Ohio Catholic's greatest giveaway to date --
\$10,000 cash for one lucky member!

October 1, 2011 – December 15, 2011



Earn your entries for a
chance to win!

Mortgage	5 entries
Home Equity	3 entries
Auto Loan	2 entries
Credit Card	1 entry
Student Choice	1 entry
Tuition Loan	1 entry
Attend EDU class	1 entry

Be sure to check out our website and sign up for emails from Ohio Catholic to learn about great Giveaway loan specials.

The 2011 Ohio Catholic Federal Credit Union \$10,000 Cash Giveaway

By participating in Ohio Catholic FCU \$10,000 Cash Giveaway, entrants agree to all of the official rules and regulations. To be automatically entered into the drawing for the \$10,000 Cash Giveaway, a loan or line of credit through Ohio Catholic Federal Credit Union must be closed by December 15, 2011. Loan product entries are tiered. The promotion begins Thursday, October 1, 2011, at 9:00 a.m. EST and ends Thursday, December 15, 2011, at 6:00 p.m. EST. Odds of winning depend on how many entrants participate in this giveaway. Ohio Catholic FCU has the right to change or discontinue this promotion at any time. To obtain a copy of these Official Rules, write your name and complete address on a pre-stamped envelope to: Ohio Catholic Federal Credit Union, 2011 \$10,000 Giveaway, 13623 Rockside Road, Garfield Heights, Ohio 44125 or visit the Ohio Catholic website at www.ohiocatholicfcu.com. No purchase necessary.

CEO Corner



Randy Trimm, CEO

Thank you! Two simple words. Words we do not express enough. On behalf of our entire organization, Thank You! Thank you for being an Ohio Catholic member... Thank you for referring others to Ohio Catholic... Thank you for making your Catholic community stronger by choosing Ohio Catholic... Thank you for supporting and believing in Ohio Catholic and the credit union movement, "People helping people."

Each and every encounter, Ohio Catholic employees strive to make our relationship with you helpful and beneficial. Thank you for giving Ohio Catholic the privilege of serving you. Thank you for your fellowship. Thank you!

God Bless,
Randy Trimm
CEO

Federal Benefits to be Paid Electronically by March 1, 2013

The U.S. Department of the Treasury will make all Federal Benefit payments electronically by March 1, 2013. People applying for federal benefit payments must choose an electronic payment option – direct deposit to a bank or credit union account or a Direct Express Debit Mastercard while those currently getting federal benefit checks must switch by March 1, 2013. This applies to the federal benefit payments from the following federal benefit agencies: Social Security Administration (including Social Security and Supplemental Security Income payments), Veterans Affairs, Railroad Retirement Board, Office of Personnel Management, and Department of Labor.

For more information, contact a department representative at 952-346-6055 or GoDirect@webershandwick.com.

VISA Gift Cards

Looking for the perfect Christmas gift? VISA Gift Cards from Ohio Catholic are great for anyone on your Christmas list— 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. Visit any of the six Ohio Catholic branch locations to purchase VISA Gift Cards and enjoy the easiest shopping trip of the season!

Open Up a Checking Account with Ohio Catholic and Have a Chance to Win an iPad!



Manage your finances on the go! Members who open up a new checking account with eStatements can enter a drawing for a chance to win an Apple iPad*. One entry per person for opening up a checking account with

eStatements. Double your chances with another entry when you have an ACH directly deposited into your new account! Come into the branch to open a checking account between October 1, 2011 – October 31, 2011.

*Must fill out and sign an entry form provided by Ohio Catholic to have your name entered into a drawing for a chance to win an Apple iPad. See an Ohio Catholic Representative for more information. No purchase necessary.

Have a Certificate with Ohio Catholic? Get a Chance to Win a TV!

Win Big and Save with Ohio Catholic! Members with new, rollover, or current qualifying Share Certificates can enter into a drawing for a chance to win a 32 inch flat screen TV just for saving money*. Qualifying Certificates: one entry for 24-47 month certificate and two



entries for 48-84 month certificate. Bring money from another financial institution to open up a certificate and receive two additional entries! Come into the branch to enter between October 1, 2011 – October 31, 2011.

*Must fill out and sign an entry form provided by Ohio Catholic to have your name entered into a drawing for a chance to win a 32 inch flat screen TV. See an Ohio Catholic Representative for more information. Member is allowed one entry or set of entries per certificate. No purchase necessary.

Catholic School Scholarship Giveaway

Do you want a chance to win a Catholic education scholarship for a student in grades K-12? Fill out an entry form on our website to be entered into a drawing for a chance to take a turn in our Money Machine. Students will grab coupons good for a Catholic School Scholarship at one of our traveling Saturday branch parties. You will be notified a week before the party via email if you won a turn in the Money Machine. Parent and child must be present at the branch between 10:45am-11:15am. Scholarship checks will be made out and mailed directly to the Catholic School.

You're Invited to a Celebration for YOU!

Join Ohio Catholic as We Celebrate Member Appreciation Month

Traveling Branch Parties



Saturday, October 1st – Macedonia

Saturday, October 15th – Akron

Friday, October 7th – Cathedral Square

Saturday, October 22nd – Garfield Hts.

Saturday, October 8th – Cleveland West

Saturday, October 29th – North Royalton

Schedule of Events

Shred Truck

Take the opportunity to shred your confidential documents at the shred truck. Macedonia (10/1) and Garfield Hts. (10/22) parties only.

9:00am-12:00pm

Sam's Club

Talk to a representative to sign up for a discounted membership through Ohio Catholic and receive a Sam's Club gift card. All branch parties.

10:00am-12:00pm

Browns Mascot "Chomps"/Balloon Bender Dave/Bubble Lady

One of these fun characters will be at the branch to entertain you. Macedonia (10/1), Cleveland West (10/8), Akron (10/15), Garfield Hts. (10/22), North Royalton (10/29)

10:30am-12:00pm

Money Machine

Inside Ohio Catholic's new inflatable Money Machine you have a chance to grab a prize! Between 10:45am-11:15am, six students will enter the Money Machine for a chance to win Catholic education scholarship money at all Saturday branch parties. 11:30am-12:00pm is a chance for a Surprise prize at all branch parties!

10:30am-12:00pm

Mr. Coin Saver

OCFCU mascot, Mr. Coin Saver, will be onsite to celebrate his birthday with a cool party. Bring your camera for pictures. All branch parties.

10:30am-12:00pm

Blood Drive- Friday, October 7th

Ohio Catholic will be hosting a blood drive from 12:00-4:00pm at our Garfield Hts. location. Please call to schedule an appointment 216-663-6800.

Bake Sale and Flower Sale- October 14th-15th

Buy a sweet treat and flowers for your Sweetie this Sweetest Day! All money collected will be donated to the Ohio Catholic Scholarship Fund for Catholic Education.

Pet Blessing

Bring your pets to be blessed in honor of the Feast of St. Francis of Assisi, the Patron Saint of animals and the environment.

- St. Hilary's in Akron on Saturday, October 1st at 11:00am
- St. Barnabas in Northfield on Sunday, October 2nd at 2:00pm
- St. Monica's Parish in Garfield Hts. on Tuesday, October 4th at 7:00pm.

International Credit Union Day/ EDU Seminar/ eBranch Party- Thursday, October 20th

Celebrate International Credit Union Day at the Garfield Heights office by stopping in to see our newest branch – the eBranch whose motto is "Exceptional Service, Every Member, Every Call!" or attend our educational seminar. Find out what the "25 Biggest Money Mistakes" are and how you can avoid them to become financially fit. Seminar starts at 6:30pm at the Garfield Hts. office. All who attend the seminar will have their names entered into a drawing for a chance to win the \$10,000 Cash Giveaway!

Meet the Ohio Catholic Board Members

- Friday, 10/7/2011- Akron, 12:00-1:00pm
- Friday, 10/7/2011- Cathedral Square, 12:00-1:00pm
- Friday, 10/14/2011- Macedonia, 4:30-5:30pm
- Thursday, 10/20/2011- Garfield, 12:00-1:00pm
- Friday, 10/21/2011- Cleveland West, 12:00-1:00pm
- Saturday, 10/29/2011- N. Royalton, 11:00-12:00pm

Make sure to check the Ohio Catholic website for loan specials and your chance to be entered in the drawing for the \$10,000 Cash Giveaway!

Holiday Hours

Columbus Day, October 10th -	CLOSED
Veteran's Day, November 11th -	CLOSED
Thanksgiving Day, November 24th -	CLOSED
Christmas, December 26th -	CLOSED
New Year's Day, January 2nd -	CLOSED

And the winner is...



Refer a Member Winner – Ryland P. from Akron was our winner of a \$500 One Year Share Certificate awarded every quarter from our 'Refer a Member' drawing. Ryland stated: "This will truly help me with saving money for the future. Thank you Ohio Catholic".

Go Green and Get Cash eStatement Winner – David U. from North Royalton was our winner of the \$199 drawing for signing up to receive his monthly account statements electronically.



College SmartMoney Club Survey Winner – Morgan T. from Twinsburg was our winner of a \$25 VISA gift card for her completion of the College SmartMoney Club survey.

Take a Trip with Ohio Catholic This Holiday Season!

Day Trip to Frankenmuth, MI – Spend the day traveling to Frankenmuth on November 17, 2011. Enjoy downtown Frankenmuth and visit Bronner's Christmas Wonderland, a one-stop shop for everything Christmas. Cost is \$60 per person.

Overnight Trip to Frankenmuth, MI – Keep the holiday spirit alive with an overnight stay November 17-18, 2011. After enjoying downtown Frankenmuth and Bronner's Christmas Wonderland, venture to the Soaring Eagle Casino & Resort for games of chance. Cost is \$130 per person (double occupancy) and includes casino bonus free play of \$30 and a \$20 dining gift card.

Ride the Polar Express Train – Join Ohio Catholic as we journey to the North Pole to visit Santa on November 25, 2011 at 7:00pm. Hear a reading of the famed Polar Express book while traveling on the train and enjoy cookies and hot chocolate. Children are encouraged to wear their pajamas. Tickets on sale starting October 1st at \$36/person; after October 15th, tickets will be \$40/person. Children one year and under are free. Seats are limited! Sign up at any branch!



Contact Us!

Call 216-663-6800 or visit www.ohiocatholicfcu.com

Garfield Heights, Macedonia, North Royalton,
Cleveland West, Akron

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

Cathedral Square

Mon-Fri	10am - 4pm
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Ohio Catholic
FEDERAL
CREDIT UNION

13623 Rockside Road
Garfield Heights, Ohio 44125

PRSRT STD
U.S. Postage
PAID
Cleveland, Ohio
Permit No. 3490

Important Notice: Savings Bonds

The U.S. Department of the Treasury has announced it will end over-the-counter (OTC) sales of paper savings bonds at the end of this year. This includes the sales of savings bonds through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. Ohio Catholic will stop accepting applications for paper savings bonds after December 31, 2011. The redemption of paper savings bonds is not affected. Ohio Catholic is still able to redeem (cash) paper savings bonds for our members.

Savings bonds remain available for purchase as electronic issues in TreasuryDirect. To learn more about electronic savings through TreasuryDirect, visit www.treasurydirect.gov. If you have any questions, please call Ohio Catholic at 216-663-6800.



Buy a Candy Cane and Help Feed a Family



Ohio Catholic will be selling candy canes for \$1.00 and collecting non-perishable food items at all branch locations November 1, 2011-December 15, 2011. All donations and food items will be donated to the St. Augustine Hunger Center.