



Your One Stop Shop for Low Rates

Introducing Adjustable Rate Mortgages (ARMs) **NEW!**

Ohio Catholic is now offering Adjustable Rate Mortgage options to new and existing homeowners. ARM's typically offer homeowners a lower interest rate over fixed rate mortgage options. They are ideal for those who are only going to be in their homes for a short period or those who wish to take advantage of lower interest rates. You can convert Ohio Catholic ARM's to fixed rate mortgages for a small fee.



Discounted Closing Costs

Receive a discount on closing costs for all Adjustable Rate Mortgages applied for between July 1-31, 2011.

Think Twice. Borrow Once.

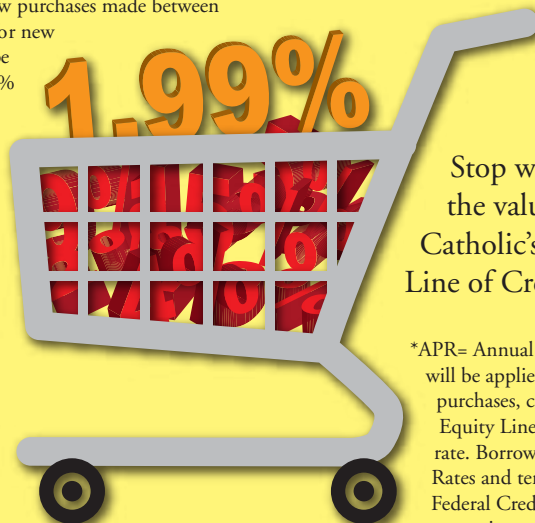
Private student lending helps fill the gap left in paying for a college education when Federal Student Loans, scholarships and other forms of financial aid are not enough to cover the full cost of a college education. With lower interest rates and fewer fees, significant cost savings may be realized by choosing Ohio Catholic's Student Choice Program over other alternative private student lending programs.

Visit our website or call 866.671.3038 to find out more information on Ohio Catholic's Student Choice Program or to apply for a loan. Our Student Loan call center is open 24 hours a day, 7 days a week.

1.99% Rate Special VISA Credit Card

Between July 1, 2011 and December 31, 2011, the interest rate on your Ohio Catholic VISA will be 1.99% APR** on all new purchases. You may also still take advantage of our Balance Transfer Special. Don't have an Ohio Catholic VISA? Start saving today by applying for an Ohio Catholic VISA!

**APR= Annual Percentage Rate. The 1.99% APR on all new purchases made between July 1, 2011, to December 31, 2011, is a promotional rate for new and existing cardholders. On 1/1/12, the interest rate will be changed to the approved VISA card rate from 8.99%-17.99% based on creditworthiness. The interest rate on the new purchases made will remain 1.99% until 12/31/11 unless the account becomes delinquent and/or over the limit. At that time the rate will be changed to the approved VISA card rate. Any payments made between 7/1/11 through 12/31/11 will be applied to the highest interest rate first. All credit cards subject to credit approval. The credit limit will be determined by Ohio Catholic Federal Credit Union. Rates and card type are subject to credit history, and other factors. OCFUCU maintains the right not to open this account if: a) the information provided is incomplete, inaccurate or cannot be verified, or if the member does not meet Ohio Catholic FCU's standards for creditworthiness; b) member's name and/or mailing address have been altered. This offer is a limited time offer and can be changed or discontinued without notice.



1.99% Rate Special Home Equity Line of Credit

Stop worrying about high interest rates and use the value of your home to enjoy Ohio Catholic's most popular product. Home Equity Line of Credit with special rate of 1.99% APR*

*APR= Annual Percentage Rate. The 1.99% APR is a promotional rate and will be applied between March 15, 2011 to September 30, 2011, to any purchases, cash advances, or balance transfers made against your Home Equity Line of Credit. After 9/30/11, rate will be reverted to contract rate. Borrow up to 80% of the value of your home. Term is for 10 years. Rates and terms may vary based on creditworthiness. Ohio Catholic Federal Credit Union may discontinue or change the program without any notice.

FREE online seminar on Ohio Catholic website - College Financing 101



CEO Corner



Randy Trimm, CEO

By the time you receive this another school year will have come and gone. Doesn't it seem like yesterday that the children were preparing for their first day of school? It amazes me how rapidly the days and months pass us by...

On behalf of Ohio Catholic and all of our employees, I want to thank all of those associated with the educational process for all of their hard work, effort and dedication... not to mention their patience in providing a Catholic education to our children in our elementary and high schools. In addition, the same thank you is expressed to those affiliated with colleges and universities. The foundation that a Catholic education provides is a benefit that all of us as Catholics truly understand and value. Thank you!

Ohio Catholic actively supports Catholic education as the primary sponsor of Catholic Schools Week.

This partnership with the Cleveland Diocesan Office of Education and Fox 8 television provides benefit to every Catholic school within the Diocese of Cleveland as well as those enrolled in and/or those seeking a Catholic education. In addition, we provide support in the form of tuition loans of which we aided 1,150 families for the 2009-2010 school year with loans totaling \$5.4 million. Tuition Forgiveness and our Catholic Scholarship program provided over \$7,700 in support. We also introduced the Tuition Saver Account, a savings option that is specifically designed as a mechanism to plan and prepare for the cost of Catholic education. Matching deposits provided for Catholic milestones can add \$60 instantly to the account. You can count on us as a trusted partner in the Catholic educational process whether it be a loan, tuition forgiveness and/or a scholarship.

At the university/college level, we introduced the Student Choice Loan program. In its first year Ohio Catholic provided over \$400,000 in loans to students and families to support their college education. I encourage you to inquire at any location, with one of our employees, or visit our website to learn more about this program.

As a member driven organization, we seriously take our responsibility of providing you with the tools and resources you deserve to enhance your financial lives. We will continue to investigate, evaluate and work to provide you with solutions that will benefit you.

Enjoy the summer! Thank you for being a member!!

God Bless,
Randy Trimm
CEO

eBranch Now Open



As a primary component of the alternative delivery initiative, the eBranch opened on June 2, 2011. The eBranch is composed of a dedicated and focused team who will provide first-class service to our members. The eBranch will answer the telephone and online inquiries regarding your Ohio Catholic accounts, products and services. The eBranch team will also handle all online

set-up functions including walking first-time users through systematic directions for online banking, setting up account-to-account transfers and resetting passwords. Coming this fall, the eBranch will open accounts and take loan applications via phone.

Please welcome Diane Landers, eBranch Manager, and her team, Lisa, Jennifer and Megan. They look forward to serving you with the quality of service you have come to expect from Ohio Catholic. You can reach the eBranch team at 216.663.6800 or ebranch@ohiocatholicfcu.com.

The eBranch Team Motto:

“Exceptional **S**ervice, **E**very **M**ember, **E**very **C**all”



Sign Loan Documents Without Leaving Your Home

Ohio Catholic can now offer our members a fantastic, time-saving option of signing a loan document from the convenience of your home, day or night! This option is currently available for tuition, vehicle and personal loans. After your loan is approved, the documents will be sent to you via an email link. Soon we will have the capability to send all other forms for your signature. Ohio Catholic continues to strive to make your financial transactions easier for you.

Go Green and Get Cash!

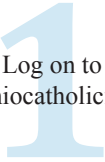
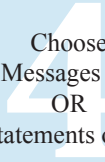

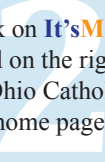
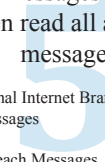
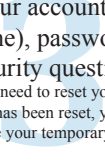
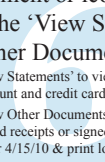
Sign up for eStatements from Ohio Catholic and enjoy quick, easy access to your monthly




account and credit card statements online. With eStatements, you have the flexibility to view historical transactions and save the documents to your computer for future reference. eStatements are fast, convenient, secure, and environmentally friendly.

Going green pays! Look for a 'Sign Me Up for eStatements' postcard in your statement envelope or visit It's Me 247 to enroll in eStatements (online eStatement enrollment option is located under 'Preferences' in the top toolbar of It's Me 247 online banking page.) If you sign up for eStatements you will **automatically enter a drawing** to win \$199. For every 199 members who sign up for eStatements between July 1-31, 2011, there will be a **winner of \$199!**

It's Simple to Retrieve eStatements, eNotices, and eDocuments

 Log on to www.ohiocatholicfcu.com	 Choose My Messages or icon OR eStatements or icon 
 Click on It'sMe247 located on the right side of Ohio Catholic's home page.	 If My Messages or icon is chosen read all available messages <ul style="list-style-type: none"> • eAlerts • PIB (Personal Internet Branch) Profile Messages • eNotices • Member Reach Messages
 Enter your account number (username), password and a security question. <small>Note: You may need to reset your password. If your password has been reset, you will have 24 hours to use your temporary password.</small>	 If eStatement or icon is chosen click on the 'View Statements' or 'View Other Documents' buttons. <ul style="list-style-type: none"> • Click on 'View Statements' to view current and historical account and credit card statements. • Click on 'View Other Documents' to view any in-house signed receipts or signed loan documents generated after 4/15/10 & print loan payment coupons.

	eBranch 	CU*Talk Touchtone Access	It's Me 247 Online Banking
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	X
Initiate a stop pay	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	X
Obtain current loan rates & calculate estimated loan payments	X*	X	X
Obtain annual dividend information	X	X	X
Obtain tax information for previous year	X		X
Reset PIN/Password and security questions	X	X	X
Request personal contact information	X		X
Purchase certificates online			X
Update distributions for your incoming ACH deposits	X		X
Pay bills using CU*Easy Pay! Bill Payment			X
Print free copies of cancelled checks using CU*CheckViewer			X
View and print monthly statements using e-Statements			X
Set up or change automatic transfers	X		X
Set up eAlerts and sign up for eNotices	X		X
Account-to-Account Transfers	X		X
Apply for membership	X*		X
Apply for a loan	X*		X
Apply for a Visa	X*		
Loan and visa payoff requests	X*		
* Option will be available at eBranch by August 2011			

Care Packages for Our Troops

Ohio Catholic will be accepting donations to create care packages for our dedicated soldiers. All donations will be given to the USO of Northern Ohio. Your donation will make a difference in the lives of our soldiers who are overseas. You can drop off your donations at any Ohio Catholic branch location between July 1-15, 2011.

The following items are most needed...

Any type small canned goods with pop top lids (chicken, tuna, etc.)

Fruit snacks (roll-ups, raisins, dried fruits)

Slim Jims

Dry powdered drink mixes (small or individual)

Jelly

Men's deodorant, shaving cream

Eye drops, ear drops, cough drops

Bug spray (towelettes)

Sunscreen

Dryer sheets

Batteries

Ziplock bags (all but gal size)

Disposable cameras

Toilet paper (travel size)

Puzzle books

White cotton socks

Playing cards and letter(s) of thanks and support!

The troops often carry everything with them so please try to collect **travel-sized items only**.

*Thank you for
supporting our
troops!*

Contact Us!

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

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

Monday - Wednesday

Thursday - Friday

Saturday

9am-5pm

9am-6pm

9am-1pm

Cathedral Square

Mon-Fri

10am - 4pm



Ohio Catholic
FEDERAL
CREDIT UNION

13623 Rockside Road
Garfield Heights, Ohio 44125

PRSRT STD
U.S. Postage
PAID

Cleveland, Ohio
Permit No. 3490

FREE Financial Review

Ohio Catholic is committed to helping the Catholic Community achieve their financial goals. We invite you to take 5 minutes with an Ohio Catholic branch representative to determine how Ohio Catholic may offer you financial solutions. These financial reviews have helped many of our members restructure their debts, saving hundreds of dollars each month. They have also provided the funding members needed for various life events.

Refer a Member Winner



Here's how to win. "Refer a Member" to Ohio Catholic, earn \$20 and be entered into a drawing for a one year share certificate valued at \$500. Melinda stated: "I was excited and surprised to be the winner of this prize! What a blessing! Thank you." Congratulations and thank you Melinda for participating in our

Refer a Member program!

(Referred member must deposit a minimum of \$25 when opening an account.)

Ohio Catholic Helps Members Adopt a Baby

Recently, a couple, who were not members of the credit union, came to the Cleveland West branch after hearing about Ohio Catholic's reputation of helping people in the Catholic community. They were looking to obtain the funds necessary to adopt a baby and shared their story of how other financial institutions did not do 'Adoption Loans.' After conducting a financial review and considering all possible financing alternatives with the couple, the Branch Manager was able to secure a loan and a line of credit enabling them to begin the adoption process.



Bill and I cannot begin to thank you for all your help in securing the financing we needed for our adoption. With your help and the help of your staff we are well on our way. We appreciate all the hard work that everyone has done for us to make this dream a dream that will surely come true... a family of our own!

-Thank you, Melissa and Bill