

Christian Financial Credit Union and Catholic Vantage Financial approach final step to merge

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Combined entity to deliver expanded footprint, robust digital tools, additional products and services

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STERLING HEIGHTS, MI (March 6, 2025) | Christian Financial Credit Union (CFCU) and Catholic Vantage Financial (CVF) today announced their intent to merge, combining the strengths and resources of both organizations to better serve their members and communities. The proposed merger has received preliminary approval from the federal and state regulators and is moving to the final step, which is a CVF member vote to be held in May 2025.

Once approved, CVF and CFCU will merge on July 1, 2025, and continue as Christian Financial Credit Union, headquartered in Sterling Heights, Mich. The combined organization will emerge as a \$1.02 billion credit union with more than 63,000 members and a combined total of twelve branch locations throughout metro Detroit.

"CVF and Christian Financial have a similar origin story as we were born to meet the needs of everyday people who embraced a common faith and evolved to a more inclusive structure serving all the communities where we operate," says Patricia Campbell, president and CEO of Christian Financial Credit Union. "Together, we can better navigate the challenges facing financial services today and deliver on our promise of *Everyday Easy* for our members. CVF's footprint in Western Wayne County compliments our coverage on the east side of metro Detroit. Together, we will be able to deliver convenience to our members and make a larger impact on our communities."

Both organizations have a rich history serving the metro Detroit faith community dating as far back as 1950 and 1953, respectively.

"Throughout this entire process, CFCU and CVF have stayed true to their core values of innovation, integrity, sustainability, making an impact in our communities, and most importantly, putting the member first," shared Peter Bagazinski, CEO, Catholic Vantage Financial. "CVF has always been committed to *Making Life Better* and together we will constantly strive to earn the confidence of all our members with quality member service on every interaction."

The merger is a strategic step for both credit unions to enhance economies of scale, better serve the needs of members, and become an employer of choice to attract top talent. The credit union's operating technology systems will be converted in late fall 2025. All CVF and CFCU employees will be retained by the merged institution and three board members from CVF will join the Christian Financial Board.

Patricia Campbell will continue as President and CEO of the merged credit union and Peter Bagazinski will serve as the Chief Business Development and Advocacy Officer. Once finalized, the merged Christian Financial will employ 212 metro Detroit residents.

Currently, Christian Financial membership includes those who live, work, worship, or attend school in Wayne, Oakland, Macomb, or St. Clair counties. CVF Credit Union is open to those who live, work, worship, or attend school in twenty-nine counties across the lower peninsula of Michigan. The combined credit union received approval to expand its field of membership charter to include the entire state of Michigan. Christian Financial Credit Union began 75 years ago as St. Jude Parish credit union in Detroit and has since grown to serve 56,000 members with more than \$900 million in assets. Christian Financial offers high-quality, high-value products and services to promote convenience, trust, and personal service for members. The credit union offers comprehensive financial services beyond typical retail consumer services through ownership of full-service mortgage and commercial loan companies. In September 2019, the credit union built its new state of the art headquarters in Sterling Heights, Michigan to accommodate its rapid growth in serving residents of metro Detroit. Member deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. government agency. For more information, visit www.christianfinancialcu.com.

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Catholic Vantage Financial (CVF)

Originally chartered in 1953 as St. Michael Livonia Federal Credit Union, Catholic Vantage Financial focused on serving Catholics in the immediate area and soon evolved into one of Michigan's leading and well-respected Catholic credit unions in Michigan. With branch locations in Livonia and Plymouth, Catholic Vantage Financial provides financial services to anyone who lives, worships, or attends school in twenty-nine counties in the state of Michigan by focusing on enhanced online products and services. Member deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA), a U.S. government agency. For more information, visit www.mycvf.org.

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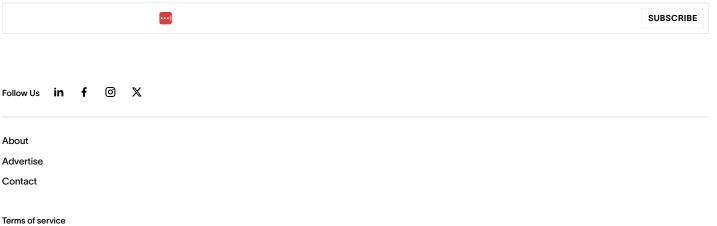
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