


46th Annual Membership Meeting



FOCUS Credit Union would like to invite every member to attend our annual meeting. All members are equal owners of the credit union and have an equal say, whether they have \$25 or \$25,000 on account. **Come celebrate another successful year with the staff, directors and fellow members of the credit union.**

What: 46th Annual Membership Meeting

Where: Crowne Plaza Hotel, Wauwatosa

When: Saturday, February 6th, 2010 at 5:30pm



When members actively participate and share ideas, the entire credit union benefits.

FOCUS Credit Union is pleased to invite ALL of our membership to our 46th Annual Meeting. Join us at the Crowne Plaza Hotel at the corner of Watertown Plank Road and Highway 100 in Wauwatosa on Saturday, February 6th, 2010 at 5:30pm. Enjoy door prizes, food and beverages. This year the dinner will include coffee and tea, and a cash bar will be available for other refreshments.

This year we will have elections for four board seats: three for three year terms and one for a one year term. If you are interested in becoming a board member, contact one of the Nominating Committee members by January 19, 2010. Please submit your intent in writing to either Karen Frailing, Kim Youngblood or Dean Wilson at FOCUS Credit Union attn: Nominating Committee, 3180 N 124th Street, Ste A, Wauwatosa WI 53222. Please send a brief resume stating your credentials, employment and family information, and why you would like to be on the board of directors. All information will be available to voters prior to the annual meeting.

Those who were in attendance last year know what a great turnout we had. There were over 310 people in attendance, so **call us today to get your name on the reservation list.** When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.

Please call the credit union today and reserve a spot. Seating is limited. 262-255-0833, ext 1264

Scam Alert Follow Up.

As we warned in the last newsletter **there are a lot of scams currently targeting people in southeastern Wisconsin.** Some of the specific scams that are currently taking place are **random automated phone calls going out to people stating their debit/credit card has been compromised** and to enter their card number to re-activate. This is a scam! **FOCUS Credit Union will never ask for your card number or your pin. If you receive one of these phone calls hang up immediately.** If you have received one of these calls and have accidentally entered your personal information please call FOCUS right away to take the needed precautions in protecting your account. With hard economic times many scams and forms of fraud become ever more present. **Please be very cautious in giving out any information or payments over the phone or the internet.** Another scam that has been targeting some of our membership are **mortgage restructuring scams.** These are people **promising to rework your mortgage to an affordable monthly payment for a small fee up front.** This is a scam! Many times these are out of state companies that give little or no service after receiving payments. If you do get a call about reworking your mortgage make sure it is from your mortgage provider and not an outside suspicious company. At FOCUS Credit Union we do our best to protect your account and we are always working to stay on the cutting edge in account security but we do need your help. **Please don't give out personal information unless you are 100% positive and confident in the people asking for your information.**

Check Out www.focus-cu.com for All the Great Services Available!

STOP the Cycle

Not motorcycles — the horrible cycle of pay day lending! In this hard financial crunch payday lenders have been popping up all over the place and to some may seem like an option for quick cash. **Don't do it!** Do not get tricked into the availability of easy money up front because you will pay down the road.



Payday lenders charge upwards of 300% interest on payday loans and that doesn't include the fees associated with this predatory lending. So don't become a victim of circumstance. There are many short term options at

FOCUS Credit Union, just come in and speak with a Loan Officer to see what options best fit your goals. **If you already have been caught in the evil payday web don't worry, FOCUS can help.** FOCUS Credit Union is owned by the members and is here for the members so if you have a current payday loan you just can't seem to pay off, bring your paperwork into your local FOCUS branch and see what we can do to help.

There are many short term options at FOCUS Credit Union, just come in and speak with a Loan Officer

Improve Your Credit Today

Credit reports and credit scores have emerged as the number one indicator in the financial industry, as well as other industries, on judging a person's lending risk. **Your credit report can determine many things in your day to day life such as qualifying for a loan, the interest rate on loans, premiums on your insurances, obtaining a house, or even a potential job.**

So how can you start making significant changes to your credit history? Here are a few tips. Take precautions to guarantee you keep an excellent credit history, strengthen your current score to make up for previous mishaps on your credit report and moving forward. No matter what your goal is, FOCUS Credit Union can help. Here are two free websites to help you understand how your credit report and scores work:

www.annualcreditreport.com

This website allows you to receive a free copy of all 3 credit bureau's. If you would like your actual credit scores you will be charged a fee.

<http://banking.about.com/od/loans/a/creditscores.htm>

This website provides consumers valuable knowledge on how credit scores are determined and ways to help you understand on how to raise your credit scores.



Help Me Save!

Does this sound like you? Do you have the best intentions when it comes to savings, but for some reason never can? Well FOCUS is here to help! **We have a new special Evergreen Certificate made for easy long or short term savings.** The Evergreen Certificate is just like a normal certificate, **there is a \$100 minimum deposit to start and they have a fixed period of time that pays a higher interest rate than a savings or money market account** (*early withdrawal penalties apply with all certificates*).

What makes this type of certificate beneficial and unique to the member is you are able to deposit into the certificate at any time with no penalty and still receive the premium interest rate.

This means you can open an Evergreen Certificate for only \$100 and receive 1.9% (*currently rates are subject to change*) and be able to add \$25 a month and still earn the initial interest rate. These certificates are not only great for long term savings but also help in budgeting some of your short term goals. Let's say you want to buy a new HD flat screen TV but don't have the cash and are not interested in taking a loan. Open a 6 month Evergreen Certificate and add to it as much as possible with the goal being to purchase the TV in 6 months. **This can become a great way of budgeting for large and small purchases.**

Stay On Top With e-Alerts!

Ever curious about what is going on with your account? **Log into ItsMe247, click on "My Messages" and click on "eAlert Subscriptions", it's that easy!** Sign up for eNotices, receive emails about your account balances and any electronic deposits or withdrawals, or have loan due date reminders sent to your email. With this service, you will always know what's happening in your account! Call a Member Service Representative for more information on ItsMe247 or e-Alerts.



Starting an IRA

When is the best time to start saving for retirement? NOW!

With economic times as tough as they are, thinking about your financial future and stability can be a harsh reality. Though we all depend on our 401k and social security for our retirement we all

Take the situation into your own hands and start saving for your retirement today.

have seen how sometimes what you have been accustomed to can disappear very quickly.

Take the situation into your own hands and start saving for your retirement today. By starting an IRA you can watch your money and financial stability grow. **The earlier you start saving the more time you have to gain and grow your nest egg.** Everyone needs to have a plan “b” especially if you don’t want to end up working until you’re 75. So think about the future and act now! **Open a no fee, easily accessible IRA account with FOCUS Credit Union. Your future depends on it.**

Here for Your Service

We wanted to remind you that at each FOCUS branch we have a registered Notary Public that is able to notarize documents free of charge for any member. We know money is tight and when you need an official document notarized we are here to help. So stop into any branch and take advantage of just one of the many benefits of being an owner of FOCUS Credit Union

Help Save the Earth and Save Cash

Get a Focus Credit Union debit card today!

Are you sick of having to purchase boxes of checks month after month, year after year? Well, save some cash and a tree, and start using your FOCUS Credit Union Debit Card. **FOCUS Debit Cards have no annual fee and are accepted everywhere VISA® is accepted.** When using your FCU Debit Card, transactions clear much faster making it easier to keep track of your balance.

Tis the Season!

One of Wisconsinites’ favorite pastimes in the winter is snowmobiling. FOCUS Credit Union is happy to help our members when looking to purchase a snowmobile or refinance their current snowmobile loan. **So whether you are looking to upgrade your old sled or you are a first time rider call FOCUS Credit Union to help you get the best deal possible on one of your favorite winter activities.** Hey, if you can’t ride your motorcycle a snowmobile can be a close second! Also get a jump start on great deals by buying an ATV in the off season. **Don’t wait until spring, interest rates are low now and so are prices.**

From the Corner Office



Attack ads. Nobody really likes them, and it never has been my philosophy that you make yourself look better by tearing others down. Yet, at first blush, some of our current ads look like they’re taking a swipe at banks. What’s the deal?

Our goal is to differentiate ourselves from the banks. Like it or not, research shows that a

large number of consumers consider banks and credit unions the same thing. Now, we could have gone the normal route and tried to explain that credit unions are member-owned, not-for-profit, and believe in “People Helping People.” and that sounds good, but it doesn’t translate well.

The problem is those types of sweeping statements were made by other financial institutions in the past and they weren’t true. You have to admit, lines like ...“Strong, Friendly, Helpful”...“Our Customers Count”...and...“Helping You Build a Better Tomorrow” sound pretty lame coming from banks in light of what happened in the industry in the last year. **Greed has ruled and the taxpayer has suffered. So even if we are not-for-profit and exist to serve our members, the consumer has become jaded to the point they don’t believe anything.**

So we simply try to establish the fact that we are different and every time you walk into to one of the facilities that you OWN, **we are doing our best to make you feel like an owner of this financial cooperative.** I always enjoy the members who stop in to tell when an employee has gone out of their way to deliver excellent service as well as the member who points out when we have fallen short of our goal. Somewhere I once heard that ‘if you build it, they will come’ and our members have delivered on that promise.

I hope 2010 proves to be a better year for all of our members, economy and the brave service men and women who provide us this luxury of freedom.



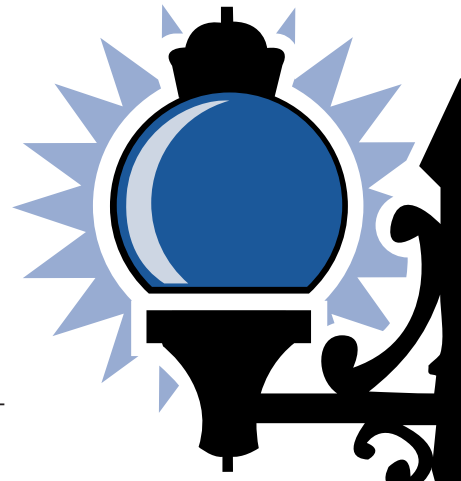
Medicare Coverage

Is it any surprise that 66 percent of baby boomers who are approaching age 65 are not familiar with Medicare coverage options?

In an effort to educate our members about Medicare, FOCUS Credit Union has partnered with Humana (*a company dedicated to serving Medicare needs*) and CUNA Mutual (*a company dedicated to serving credit union member needs*) to help you understand all your options and make the right decisions based on your personal needs. Right now, you can...

Get a No-Cost Medicare Consultation From a Non-Commissioned Representative. Let our knowledgeable and non-commissioned representatives walk you through your various Medicare health plan options. The goal of our friendly licensed representatives is to help you determine which option would best suit your personal situation.

Make It Easy on Yourself. Now would be an ideal time to just pick up the phone to receive your no-cost Medicare consultation. Call **877-774-8570 (TTY 866-205-6207)** from 8 a.m. – 6 p.m., Monday – Thursday, and 8 a.m. – 5 p.m., Friday, CST. Just this one free call could save you time and money



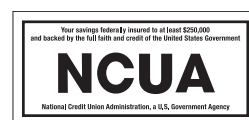
Let's Welcome a New Member to the FOCUS Credit Union Family... AmeriCU

AmeriCU is a division of Towne Mortgage Company, a privately held mortgage banking company providing residential and commercial real estate financing since 1982 through the Federal National Mortgage Association (FNMA), The Federal Home Loan Mortgage Corporation (FHLMC), and the Government National Mortgage Association (GNMA), and other private investors.

AmeriCU was created in 1993 to expand Towne's community-based lending through partnerships with Credit Unions. Since that time, AmeriCU has pursued the purposes their founders set out:

- To supplement credit union lending activities by providing mortgage expertise and identifying areas for expanded member contact.
- To be responsive to member needs and provide a customized, hassle-free loan process.
- To deliver convenient, personalized service to every member throughout the life of the loan.

AmeriCU conducts its business by offering a range of services from the day application is taken until the day the last payment is made on the loan by the member. **They work with FOCUS Credit Union staff to make sure you, our members, realize a benefit from credit union mortgage services.**



Burleigh Square Branch

3180 North 124th Street, Suite A, Wauwatosa, WI 53222
P 262-255-0833 • F 414-431-6091

Menomonee Falls Branch

N88 W14930 Main Street, Menomonee Falls, WI 53051
P 262-255-0833 • F 262-255-9111

Wauwatosa Branch

1530 North 68th Street, Wauwatosa, WI 53213
P 262-255-0833 • F 414-258-6254

In FOCUS News is published quarterly for members of FOCUS Credit Union. This publication is to inform members and prospective members of our product offerings, to educate members on money matters, and to keep them abreast of the pertinent information regarding FOCUS Credit Union.