

FOCUS Credit Union

SUMMER 2011

You Own The Place



BANKS and FEES...

it goes without saying that the two go hand-in-hand. In search of newer ways to make a penny, Banks have turned the simple concept of FREE checking into a rollercoaster of confusion and high maintenance. Maintenance, that if not met, will result in costly consequences. Banks refer to these as maintenance fees - said to cover the costs of maintaining your account activity as well as

providing products and services such as online banking, access to ATMs coast to coast, and banking statements.

Maintenance fees are monthly service charges that a bank will charge a checking account if the customer fails to meet their deposit minimums, transaction/activity minimums, and/or large balance minimums. Below is a list of how some of your big name banks are forcing you to meet their standards in order to avoid their fees:

Bank of America: \$8.95 fee without at least one monthly direct payment or keeping a balance of at least \$1,500.

JPMorgan Chase: Requires one monthly direct deposit to avoid fees.

Citibank: \$8 maintenance fee when customer fails to complete at least five transactions per month.

Wells Fargo: \$5/mo fee without a \$250 monthly deposit or keeping a balance of at least \$1,500.

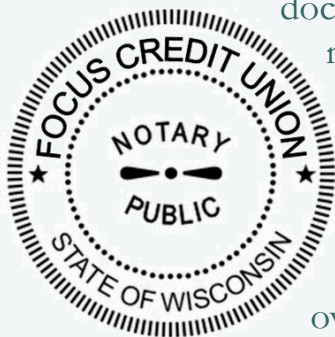
HSBC: Basic accounts receive a monthly \$3 maintenance fee.

At FOCUS, we look out for our members' best interests. With a "Club Peer One" checking account, you won't have to worry about jumping through unnecessary hoops. Our totally FREE checking account is just that... FREE! It offers the convenience and benefits of any other checking account without the hassles. Included with all of our checking accounts are free access to your account 24/7, free Bill Pay, free e-statements, free debit card, and much more. Stop in or visit us online to see what FOCUS can do for you.



Here for Your Service

FOCUS wants to remind you that at each 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.



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Gas Mileage



As gas prices head up past \$4.00 a gallon, many of our members are looking for solutions to this financial quandary. A 'Legendary Roar' may be the solution we all have been waiting for. As many of our members are realizing how cheap it is to fill a gas tank on a HOG. While you're enjoying riding a cool Street Bob, you can get over 50 miles per gallon on the highway. Or, enjoy cruising on a sporty

Galore! Nightster and get over 40 miles per gallon in the city. However, maybe you're more of a motor scooter type of person. You just need something fun to zip around the city with all the while saving money. You know what fits your budget and your needs — we're here to help you! It's always nice to look good and save some money while you're doing it. Focus Credit Union finances all kinds of bikes and scooters for our members and offers some of the lowest rates in town so you can enjoy your new life on the open road. Call a loan officer today and find out how low your payment could be on your new wheels! Or check the latest rates on www.focus-cu.com.



it's time to put your
debtin**focus**

Answer some questions about your income and debts, and this **free** and **anonymous** service will provide a wealth of information, strategies and advice to help **bring down your debt.**

**For more information,
visit us online at focus-cu.com**



Special discounts for eligible FOCUS Credit Union members!



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Your Money at Your Fingertips



Keeping track of your finances is extremely important.

FOCUS Credit Union makes available as many resources as possible to our members.

The easiest and most effective way of staying on top of your money and avoiding fraudulent charges is by **keeping track of your accounts at all times —24 hours a day 7 days a week—through our website www.focus-cu.com**. From our home site click on ItsME247 and you have a variety of options for managing your money. A few of these options are: e-statements, electronic bill pay, up to the minute account inquiry, online transactions, rate quotes and many more benefits. **No matter what your schedule is, you will always be able to access your account when needed.**

E-statements allow you to access your normal bank statements as far back as at least one year. These statements provide you with all the transaction information throughout that particular month as well as showing dividends earned and interest paid.

Account Inquiries. Check the balance in your savings and checking accounts. Verify your next payment due date or see when your CD matures. These are all inquiries that are easily accessible once logged in to your online account.

Electronic Bill Pay is a fast and easy way to pay any bill anywhere in the country. You can make one time payments or set up recurring payments. This is very helpful in maintaining a positive payment history which eliminates any potential for a late payment on your credit bureau. Bill Pay stores your payee/biller information, keeps a record of all payments, even allows you to notate payments with details you want to remember. Historical data can be retrieved within seconds of the electronic request.

Online Transaction. Not only can you check all your balances and due dates online but you can actually do transfer transactions as if you are your very own teller. You can transfer money between sub-accounts, make loan payments instantaneously, open a CD in a matter of moments and even apply for a variety of loans from a second mortgage to a personal loan. No request is too small or too big. All of this is accessible online at your convenience.



FROM THE CORNER OFFICE



In 1996 Seal's Album Kiss From a Rose was the album of the year and in 2011 he is known as Heidi Klum's significant other. In 1996 Wauwatosa Municipal Credit Union was located inside Wauwatosa's city hall in one room 20

feet by 15 feet, now in 2011 we feature three full service stand alone branches designed to service our members. In 1996 only 20 million American's had internet access and in 2011 that number hovers around 250 million. In 1996 Yahoo produced a search directory using actual human beings visiting new sites and cataloguing them and in 1996 your credit union did not have web page or email. In 2011 your credit union currently receives over 1000 emails a day and sends out over 500 emails as well. In 2011 our members access the Itsme247 Home Banking website about 18,000 times a month, which averages around 550 times a day. In

1996 gas was \$1.22 a gallon and in 2011 we are all happy it has just dropped below \$4.00 a gallon again. Regardless of how things change the end of the story always remains, you (the member) own this credit union, every brick, every piece of furniture and pen. FOCUS Credit Union employees are here to help you meet all of your financial needs. The faces change from time to time (good bye Shelly, Marge and Rick) but in the end the focus is on the FOCUS. Call us today and ask a loan officer how they could save you 2% on a car or motorcycle loan you have financed elsewhere...it's time to claim your stake of the ownership.

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Checking Accounts

Are you getting charged service fees and per check charges from your other financial institution? Are you tired of paying high fees for minimum balances or overdraft? If your answer is yes, maybe it is time to **switch your checking account to FOCUS Credit Union!**

Every checking account at FOCUS Credit union comes with a free debit card, free Bill Pay and free access to your account online!

Regular Checking: \$25 minimum balance, but dividends are earned on balances over \$25. There is a small fee if the balance drops below \$25.

Club Peer One Checking: Aimed towards young adult and student members who want hassle free checking with no minimum balance requirements.

Premium Checking: This account is available for members who carry a higher balance in their checking accounts. Balances over \$2000 receive daily dividends at great rates!

VIM Checking: Designed for our important members over the age of 55. There are no minimum balance requirements and free checks are available with this account. Dividends are earned on a monthly basis.

Green Checking: Our newest account! It is designed to better our community by being eco-friendly and donating the dividends earned to various charities. E-statements are required with this checking account, but free checks are available with this account.

Happy Birthday America

Come join the community in celebrating America's birthday with FOCUS Credit Union. Keeping with our annual tradition FOCUS CU will have a float in the Wauwatosa Independence Day Celebration Parade. This year the parade will be on Monday, July 4th starting at Mayfair Mall and heading East on North Avenue. There is no better way to appreciate America's independence than a parade and lots of candy. So bring your family out and help show your support

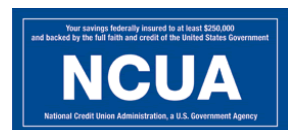
Monday, July 4
9 am
starting at Mayfair Mall



FOCUS
Credit Union



**CREDIT UNION
SERVICE CENTERS**
The Member-Friendly Financial Network



Burleigh Square Branch
3180 N. 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

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 regarding FOCUS Credit Union.