

45th Annual Membership Meeting

NEW LOCATION

FOCUS Credit Union would like to invite every member to attend our/your 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 your credit union.**

FOCUS Credit Union is pleased to invite ALL of our membership to our 45th Annual Meeting, and we will be hosting this event at a new location to allow for more elbow room. Join us at the Crowne Plaza Hotel at the corner of Watertown Plank Road and Highway 100 in Wauwatosa on Saturday, February 7th, 2009 at 5:30pm. Enjoy door prizes, food and beverages.

This year we will have elections for two board seats, both for three year terms. If you are interested in being a board member, contact one of the Nominating Committee members by January 19, 2009. 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 325 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.

What: 45th Annual Membership Meeting

Where: Crowne Plaza Hotel, Wauwatosa

When: Saturday, February 7th, 2009 at 5:30pm

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

FREE Electronic Services

Often we forget to keep reminding folks about what FREE really means when you belong to a credit union like FOCUS. So here's a list of free stuff on our home banking interface It's Me 247:



- Free E-Statements – available first business day of next month and archived 13 months to view
- Free Bill Pay Service – that not only pays bills electronically but can mail checks out too
- Free downloads to Microsoft Money or Intuit's Quicken
- Free management of your electronic deposits and distributions to your various accounts
- Free E-Alerts – set up an email notice when your balance is too low or when direct deposit hits
- Free account and loan applications
- Free unlimited usage

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

Knowing Your Credit Report

Knowing what is on your credit report is one of the most important things you can do to prevent identity theft. Identity theft occurs when a thief obtains and illegally uses your identifying information to open credit accounts and apply for loans in your name. Under the Fact Act amendments to the Fair Credit Reporting Act, you are entitled to one free personal credit report in a 12 month period. **To request this free annual report, you may contact the Central Source on-line at www.annualcreditreport.com or by calling toll free (877) Fact Act (322-8228).**

Credit scores drive insurance rates, cellular phone rates, loan interest rates and many other everyday aspects of life, you should know your score and protect it.

If you believe your identity has been compromised, contact the fraud department of any one of the three major credit bureaus:

Equifax - www.equifax.com

Order your report: 800-685-1111

Equifax P.O. Box 740241, Atlanta, GA 30374

Report fraud: call 800-525-6285

Experian - www.experian.com

Order your report: 888-397-3742

Experian P.O. Box 202, Allen, TX 75013

Report fraud: call 888-397-3742

Trans Union - www.transunion.com

Order your report: 800-888-4213

TransUnion P.O. Box 1000, Chester, PA 19022

Report fraud: call 800-680-7289

Kids Get the Lowest Loan Rates?

Well, recently we have had a handful of first time borrowers come in with mom or dad as a co-signer and get a special loan program called **Green Light 1st Auto Loan**. This new program allows first time auto buyers to get an interest rate of HALF the stated rate. So you say that's not a big deal....but then again we just had some high school students walk out of here with a used car loan at 3.4% APR. Not bad for the first time out, learning how to borrow responsibly and build their credit history as they move towards adulthood. Some requirements apply, ask a loan officer for details.



In House and Happy to Serve!



back down to all time lows and can't stay there forever.

FOCUS Credit Union is pleased to report that our long term Mortgage Loan Officer, **Wendy Wheeler** from Central States Mortgage will now spend her Mondays, Wednesdays and Fridays at our Burleigh Square location. Stop in any time and ask for Wendy to pre-qualify you for some of these fantastically low interest rates on mortgages right now. Rates are

Call Wendy today at (262) 255-0833 extension 1285.

Watch Your Mailboxes for Tax Information!

Just like in years past, Focus Credit Union will be supplying your 1099-INT information on your year end Account statements. This can be viewed via our home banking 'Its Me 24/7!' as early as the first business day of the new year. Also, please watch your mailboxes; the other necessary tax reporting forms will be sent separately from your December statement in an envelope marked "Important Tax Information." Remember to carefully examine your statements for accuracy and to verify your Social Security Number is correct. Contact Focus Credit Union immediately if you believe there may be an error.

- 1098 - You will receive this form if you paid interest of \$600 or more on any loan that is secured by real estate
- 1099R - This form reports distribution of any IRA funds that were made during the year

February is CMN Month

Last year FCU members raised over \$2,500!

Every February, credit unions across the country raise money through fundraising efforts to benefit the Children's Miracle Network. Collectively, credit unions are the 2nd largest contributor to CMN. **Starting February 1st, FOCUS Credit Union will begin our "Link" campaign to raise money. All proceeds go directly to the Children's Hospital of Wisconsin.** Last year FCU members raised over \$2,500 for this great cause, and we're hoping to top that mark again this year. Whether it's a \$1 donation or \$20, every dollar helps. Together we can make a difference and help to fight childhood illness.



No Credit Crunch Here!

FOCUS Credit Union has determined that due to the fact we have a great membership base and make sound lending decisions we are not interested in participating in the Great Credit Crunch of 2009.

Our job is to find ways to help our members borrow money efficiently and effectively and we have determined the best way to do that in 2009, is to offer ridiculously low interest rates and unbelievable turn around service.

Many of our members are already fortunate enough to make use of our Open End Signature Plan, which allows members to apply and receive consumer loans remotely. This means getting loans on your own time, through a variety of mediums (*internet, phone, fax*) and never having to set foot in the credit union to sign applications or loan documents. We have members in over 40 states and deliver a high level of service to our members whether your next door or in Rhode Island.

The media has managed to scare many folks into believing loans are not available, not only is that not true at FOCUS Credit Union, we have decided to combat that mentality by hiring new lending staff to help meet your needs. **Whether you need a motorcycle loan, personal loan, credit card or auto loan FCU is ready and willing to serve you whenever you are ready to move forward.**

Take advantage of our great loan rates as they won't stay around forever! Check the latest rates: www.focus-cu.com.

Nest Egg looking Like a Goose Egg?

As all the pundits continue to tell us how it is all going to rebound and that if you get out now you are just locking in your losses, it gives one pause. **Like any good nest egg we should always remain diversified in our investment plans** and simple Federally Insured products like Share Certificates and Money Market Accounts offer solid and GUARANTEED yields in a rocky economic waters.

The statement is correct, that **if you bail out now essentially you will not recoup any of the losses you may have suffered over the last 18 months.** Conversely it may be a time to decide to deviate your existing plan in how you plan to rebuild your portfolio. Mutual Funds have been a great boom for 'main street' but lately they appear much more like a bust and knowing how to ladder Federally Insured investments maybe as important as choosing a hot fund.

From the Corner Office



As the year heads to a close I often try and spend a little time reflecting upon the progress of our staff and how their efforts are what really make our credit union special. 2008 has offered many challenges and opportunities for our staff to grab onto and solve for our membership. I would be remiss if I didn't take a little time to brag on some of our great people.

Celebrating her 8th year with the credit union Karen Frailing is back fulltime and running our Menomonee Falls Branch. Then we have 4 employees who have exceeded 7 years of service, Jeni, Kalia, Nou and Chrisler have been mainstays at a variety of our branch locations.

It boggles the mind that only 13 years ago we moved out of Wauwatosa City Hall with 4 employees and have now grown to 3 branches and 25+ employees. A wise man once told me that you are only as good as your employees and this year I intend to do a better job letting all my employees know how great of a job they are doing.

2009's economy looks to be some tough sledding, but hey we are from Wisconsin and we are all used to being hale and hardy. **I look forward to the challenges, and know that with our members continuing to support our credit union and our staff continuing to be top-shelf service providers we will together find ways to succeed.**

We are offering two very special rates to help our members plan for the future and enjoy some great yield right now. For a limited time FOCUS Credit Union has:

15 Month Share Certificates
\$10,000 minimum 4.10% A.P.R. yielding 4.16% A.P.Y.

33 Month Share Certificates
\$10,000 minimum 4.62% A.P.R. yielding 4.70% A.P.Y.

These rates can't last, so call us today and decide to diversify your portfolio by adding some returns that are guaranteed.

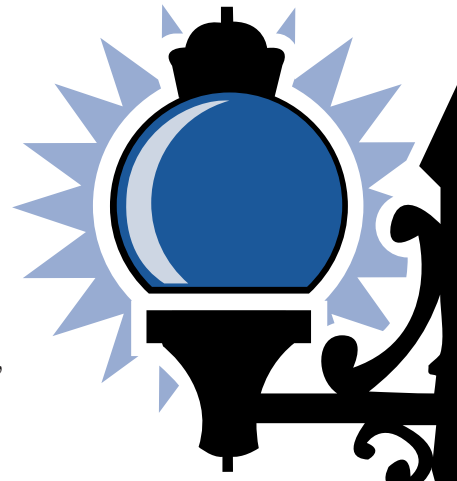
Grand Opening FUN!



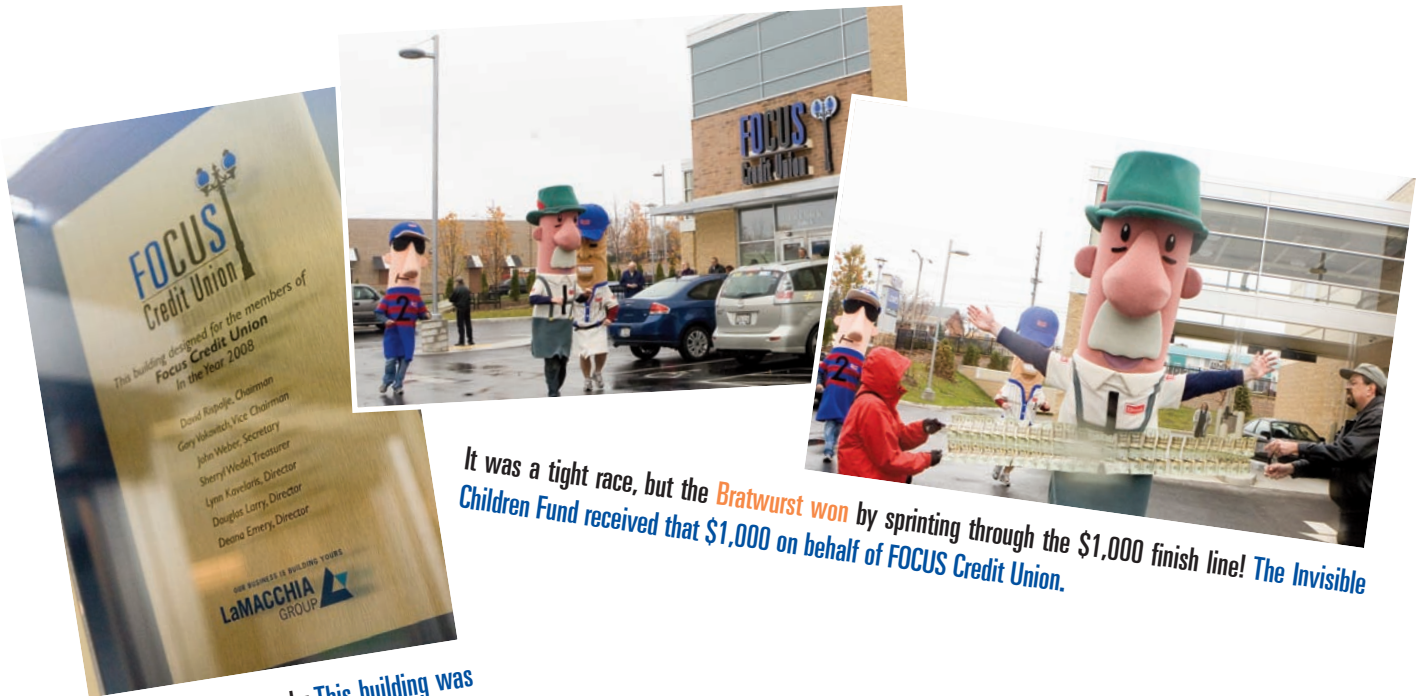
Old Mother Nature couldn't stop us as we celebrated our grand opening of our Burleigh Square Location on November 8th.

Over 200 people stopped by to enjoy some food and festivities and even got to watch a hotly contested Klement's Sausage Race. Although there has been talk of banned substances it appears that **Bratwurst was the winner and a donation of \$1,000 was made on behalf of the credit union to the Invisible Children Fund.** The firefighters from the Wauwatosa Fire Department helped cook up some food and raised over \$800 to help the daughter of Firefighter Bill Brudnicki,

Amy who was recently stricken with Lupus and paralyzed within 6 hours of diagnosis.

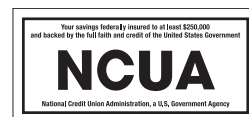


Those members who could not attend our fun-filled event but would still like to support one of our own, feel free to contact the Wauwatosa Fire Department and ask for Hank Wendt at 414-471-8490.



It was a tight race, but the **Bratwurst** won by sprinting through the \$1,000 finish line! The Invisible Children Fund received that \$1,000 on behalf of Focus Credit Union.

Dedication plaque reads: This building was designed for the members of Focus Credit Union in the year 2008



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.