

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.**

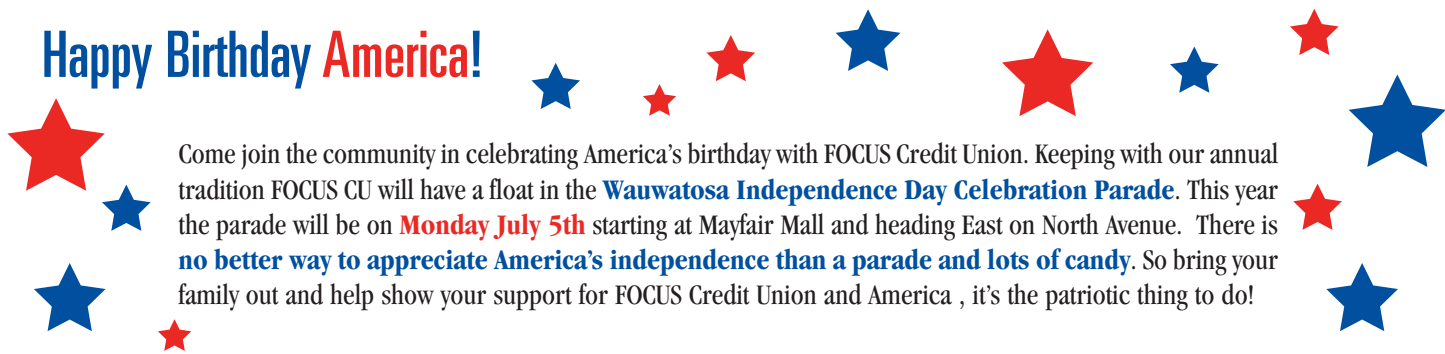
E-statements allow you to access your normal bank statements as far back as one year. These statements provide you with all the transaction information throughout that particular month as well as showing dividends earned and interest paid.

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.

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.

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.

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 5th** 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 for FOCUS Credit Union and America, it's the patriotic thing to do!

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

Improve Your Credit Today

Credit reports and credit scores have become the number one indicator in the financial industry (*and other industries such as insurance*) for 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 take the bull by the horns and start making significant changes to your credit history? There are many ways possible of doing this. You can take precautions to guarantee you keep an excellent credit history or 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.

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 have seen how sometimes what you have been accustomed too 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.

Added Amendment to Financial Reform Bill Protects Merchants, Not Consumers

FOCUS Credit Union typically supports strong consumer protection practices and legislation. As a business practice we encourage transparency, honesty and frankness. **We do fully support the Financial Reform Bill; but we wanted to make sure that you, the owners, understand why we do not support the last minute addition from Senator Durbin.**

On May 13, 2010, the Senate approved a surprise amendment added to the Financial Reform Bill, by Senator Durbin to reduce debit card interchange fees. Interchange is a fee (*about 2% per transaction*) that merchants pay to card issuers (like FOCUS Credit Union) in order to provide consumers with a safe and convenient way to pay for goods and services. **This amendment will likely have unintended consequences for credit union members and every consumer with a debit card.**

Interchange fees are charged by financial institutions that issue debit cards to the merchants that use them to collect payment from their customers. The financial institutions that issue debit cards pay 100% of the cost of issuing cards and operating the programs, as well as 100% of the fraud losses even when they are the fault of the merchants. **The interchange amendment limits fees financial institutions can charge to merchants without any requirement that the savings be passed on to consumers.**

The very same merchants lobbying Congress to regulate the interchange fees they pay, also strongly opposed requirements to pass their savings on to consumers.

The effect of this cost-shifting scheme benefits merchants at the cost of consumers. **FOCUS Credit Union and other financial institutions that issue the cards will have no choice but to charge our members additional monthly or annual fees to cover their cost of providing debit cards — or stop offering debit cards altogether.**

A provision of the amendment that exempts smaller financial institutions is impractical and ineffective in a payment system jointly accessed by all financial institutions and retailers equally. We don't doubt the sincerity of the senators who voted for the amendment, but **because no hearings were held, they never fully understood how their vote for interchange regulation negatively affects consumers.**

Possibly by the time this reaches you, it may all be a moot point, but we felt it an important enough issue to maybe help clarify some questions you may have. Please contact Dean or Kim if you would like to discuss further.

Funds Availability Policy Change Notice

We have changed our funds availability policy. Checks subject to a standard hold will generally be available no later than the second business day after the day of the deposit.

An additional change, in effect May 15th, has been made when Longer Delays May Apply. The funds will generally be made available no later than the seventh business day after the day of your deposit.

This policy change applies to all accounts.

As always, please feel free to contact the credit union at 262-255-0833 for more information or to ask for an updated disclosure.

More Ways We're Going Green!

In these tough economic times all businesses are **reevaluating their budgets and looking for financial savings without compromising member service**. One area that we have found that will not affect most of our members, but will provide significant savings to the credit union is ceasing mailed out Insufficient Funds, Member Privilege and Overdraft Transfer Notices when these situations occur.

Not to worry, we are not changing any of our operation procedures just the notification process. **If you are one of the members that have used these notices as the helpful reminders you will have the option to sign up for e-notice that would be sent to your email when any of these services are utilized**. To set up e-notices, login to your online account, click on My Messages, and then eAlert Subscriptions. It's just that easy.

If you have any additional questions about this change feel free to contact the loan officer at your local branch.

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.

From the Corner Office



In 1935, when credit unions were helping Americans through the Great Depression, the treasurer of a Midwestern credit union said that credit unions were “not for profit, not for charity, but for service,” and that philosophy holds true today.

When you look at the structure of a credit union – a non-profit financial cooperative – the way they operate has multiple benefits not only for its membership but also for the community.

As a financial cooperative, credit unions serve members most effectively and strengthen the cooperative movement by working together with other credit unions.

A credit union's sole purpose is to serve the members, not stockholders.

Cooperatives work for the sustainable development of communities through policies developed and accepted by the members.

How does this service mission translate into benefits for members? Credit union **members generally enjoy better interest rates, lower fees and access to high quality financial products and services. Credit unions also place particular importance on education opportunities for its members and the public – especially the youth**. In addition to education, cooperatives work for the sustainable development of communities through policies developed and accepted by the members.

Because credit unions are owned by their members, earned net revenue is returned to the membership by investing in improvements to better serve them. The cooperative structure is one that has stood the test of time. **Even through fluctuating economic times, the cooperative difference has helped see members through**. The founding principles of the cooperative and its central values of equality, equity and mutual self-help have proven that working together in service achieves a better life for members and the community.

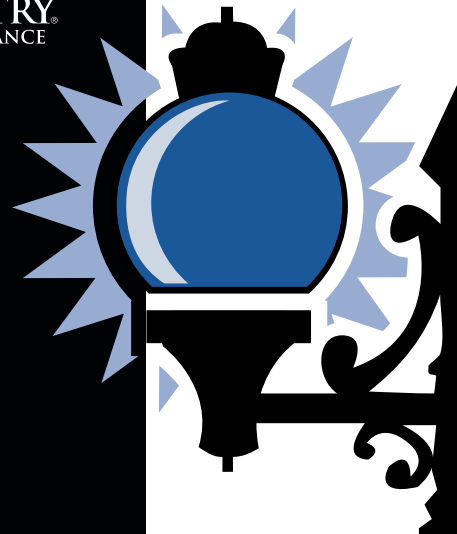
I am proud to be a part of the cooperative movement by leading a dedicated team of employees committed to delivering the best service we can to our member-owners. Being part of a community of members and employees who want to see our community thrive and help each other achieve dreams is truly a humbling experience.

Proudly serving you,





SENTRY
INSURANCE



Special discounts for eligible FOCUS Credit Union members!

There isn't a better time to consider switching to Sentry. As a Sentry policyholder you'll:

- Save up to 10% in addition to Sentry's other money-saving discounts.
- Receive quality insurance protection. With a variety of coverages available, Sentry's easy-to-understand policies provide insurance that's customized to fit your family's needs.
- Have access to preferred customer perks including monthly e-mail safety tips, Identity Theft Resolution services and Sentry Rewards – an exclusive online purchasing group.

For a no-obligation quote, call me today!

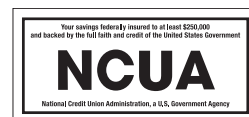


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In FOCUS News is published quarterly for members of FOCUS Credit Union. This publication is to inform members and prospective members of our product offerings, to educate members on money matters, and to keep them abreast of the pertinent information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