

Spring 2013

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

20 Years Later... A New Beginning

FOCUS Credit Union has featured a VISA™ Credit Card program for over 20 years and is excited to make a change to offer our members a new solution. **Effective April 9, 2013 FOCUS Credit Union will feature MasterCard™ Classic and MasterCard™ Gold Credit Cards for our membership.**

Classic



Gold

Our credit union has always prided ourselves in offering a fair rate with limited fees and no sneaky business about penalty rates and charges. In order to continue to offer the same great rates and terms FCU needed to find a new solution for our membership. **A new and exciting Rewards! program will be coming your way as well and all your points you have earned will be transferred over to the new program in July.**

Meeting and exceeding our members needs has always been a goal of FCU's board and management and this new MasterCard™ program will be another stepping stone in our commitment to service.

Another Successful Annual Meeting

Thank you to everyone who was able to attend the 49th Annual Meeting for FOCUS CU. As always it was a huge success because of the support of our members. Over 100 members attended the event to help support and stay active in the credit union. Though 2012 had its challenges over all it was a good year for the credit union. We grew in size and in numbers.

We re-elected James Bottoni, Gary Vokovitch, John Weber to three year terms. And new board member Ryan Cepican was elected to complete a remaining two year term. Besides the elections, we took time to acknowledge some of our excellent staff. **Karen Frailing, Loan Officer from the Menomonee Falls location, earned the coveted Loan Officer of the Year award** for all her hard work and dedication to not just the credit union but to the members. **Also Chrissy Zick of our Wauwatosa 68th St location was awarded Member Service Representative of the Year** for her diligent effort and superb customer service. So make sure to congratulate both ladies in a job well done and I'm sure they will keep up the excellent work.

For all who were unable to make it, we look forward to seeing you next year.

www.focus-cu.com

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!** All of our checking accounts are tailored to meet your individual needs. **Every checking account at FOCUS Credit union comes with a free debit card, free Bill Pay and free access to your account online!**

Choose from one of our 5 unique checking accounts:

Stop into your local branch to speak with one of our knowledgeable Member Service Representatives to get more information about moving your checking account to FOCUS Credit Union and to learn about all of the services we offer here.

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

Club Peer One Checking: Our Club Peer One Checking is aimed towards members who want hassle free. This account has 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: VIM Checking is 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 Green Checking Account is our newest! 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.

Spring
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Enterprise will appraise your vehicle using Kelley Blue Book[®] Trade-In Value and **ADD \$500!**²

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April 1 – 30, 2013

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¹APR—Annual Percentage Rate. Rates as low as 1.99% APR for 60 months. Extended terms up to 72 months available. 100% Financing available including Tax, Title and License. Restrictions apply, see credit union for details. Financing for qualified Focus Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 4/1/13—4/30/13. ²Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2013 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, NE, NM, OK, DR, SC, TX and VA. Offer valid from 4/1/13—4/30/13. Cannot be combined with any other offers. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ³Vehicle must be financed using standard financing terms through Focus Credit Union to qualify for payment offer. Enterprise will make the first payment on the payment due date up to \$350 on member's behalf after vehicle is financed through Focus Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 4/1/13—4/30/13. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer.

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The Corner Office

As the salt and pepper start to become more pronounced on this CEO it is very interesting to take a look back and see where we have been. A small corner office inside Wauwatosa city hall back in 1996, to three external branches and literally thousands of Shared Service Center branches across these United States.

In looking back, we see familiar faces and fantastic friendships which makes working at a small credit union very rewarding. Long time employees continue to deliver personal service, and we have some awesome folks celebrating long term employment relationships this year.



- Karen Frailing will celebrate her 13th anniversary
- Kalia Xiong will celebrate her 12th anniversary
- Chrisler Xiong will celebrate her 12th anniversary
- Mary Casberg will celebrate her 10th anniversary

Sadly, we lose some good ones along the way, and we will be saying adios to Mike Thompson this summer as he heads off to the mountains of Colorado. But in the spirit of old friendships, we welcome back longtime Menomonee Falls employee Nilsa Gebert to the Burleigh Branch. Sometimes it's good to come home!

Being small and local, allows us to build relationships with our member-owners and make sure that people know we care about them, their business and value their relationships. Time to grab your Brewers cap and head to the Ballpark!

Find the "Swirl" and You've Found FOCUS Credit Union.

In Addition to Our Menomonee Falls and Wauwatosa branches, we've recently added the following Credit Union Service Centers

- **Bay View Outpost Natural Foods/Brewery Credit Union**, 2826 S. Kinnickinnic Avenue, Milwaukee, WI 53207
- **West Bend—Glacier Hills Credit Union**, 2150 S. Main Street, West Bend, WI 53095
- **Hartford—Glacier Hills Credit Union**, 1025 E. Sumner Street, Hartford, WI 53027
- **Marshfield –Marshfield Medical Center Credit Union**, 302 Upham Street, Marshfield, WI 54449
- **West Allis—Empower Credit Union**, 10635 W. Greenfield Avenue, West Allis, WI 53214
- **Beloit—First Community Credit Union of Beloit**, 1702 Park Avenue, Beloit, WI 53511
- **Janesville—First Community Credit Union of Beloit**, 2701 N. Pontiac Drive, Janesville, WI 53545
- **Monroe—First Community Credit Union of Beloit**, 140 W. 7th St, Monroe, WI 53566

We've told you that credit unions are unique. Here's an example — we share. We even share branches!

FOCUS Credit Union cooperates with other credit unions as part of the Credit Union Service Centers shared branching network. There are 4,200 branches where you can conduct FOCUS Credit Union transactions with real, live tellers! Whether you're across town or across the country, our partnership with other credit unions gives you the ability to perform a wide range of transactions just as if you were in FOCUS Credit Union's own branch.

To find a Credit Union Service Center near you

- Visit www.cuservicecenter.com.
- Call 1 800 919 CUSC (2872) for turn by turn directions in English or Spanish.
- Search m.cuservicecenter.com from mobile devices.
- Download the free iPhone app at "Find Branch."
- Download the directory into your personal navigation device: www.cuservicecenter.com



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You OWN the place!



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.