

## Never, Never, Never, Give Out Information!

FOCUS Credit Union will never contact you via telephone, e-mail, text or other communication method and ask you to verify your account numbers, social security numbers, credit or debit card numbers or PIN numbers. As a consumer please note **'WE ALREADY HAVE ALL THE INFORMATION ON FILE'** and if someone purports to be FOCUS Credit Union and states we have shut down your cards or access and all you have to do is give them that information...**IT IS NOT US!**

From time to time FOCUS Credit Union may contact you and merely verify specific security information (*mother's maiden name or last 4 of SSN*) but would not disclose your private information and you should take the same approach. Do not release account related information to anyone outside of a merchants or online vendor (*but make sure they are reputable first*). **Identity theft is one of the most onerous things facing our technologically advanced society and it is our job to try and make sure you are aware of all the risks.**

**Privacy and account security is a two-way street.**

**We can only keep your account information safe as much as you will allow us to.**

## Lease vs Buying



There are many different reasons people lease vehicles instead of purchasing; **leasing offers the option to have a new vehicle every couple years and often, the payments are affordable.** That said, if you should choose to lease, please know that you always have an option to purchase that vehicle outright, thereby avoiding many hassles that could occur down the road.

**One of the biggest downsides to leasing a vehicle is the mileage restriction.** All leases have different requirements on how many miles you can travel during the life of the lease. If you go over these restrictions, you are subject to high per mile premiums. **Once your lease has matured, you have nothing to show for your years of on-time payments and must start over at square one with a new vehicle.** Many times, people lease to avoid higher interest rates in exchange for more affordable payments.

**If you currently have a lease with FOCUS Credit Union, contact your local loan officer to see what options are available.**

With current interest rates as low as they are, many leaseholders can buy out their current lease and keep their payment the same or possibly even lower it. Stop renting and start owning! Refinance your lease today!

**Dates to remember:** FOCUS Credit Union will be **closed Thanksgiving Thursday November 26** but **WILL** be open normal hours that Friday and Saturday, November 27th and 28th We will also be **closed Christmas Eve and Christmas Day, December 24th and 25th** as well as **New Years Eve and New Years Day December 31st and January 1st 2010.** *HAPPY HOLIDAYS!*

## Unveil a Coverdell

Coverdell Education Savings Accounts are great ways to start saving for education expenses. Available since 1998, the sole purpose of a Coverdell account is to help pay for children's educational expenses. **A Coverdell includes education expenses for public, private, or parochial schools, elementary through college levels. Coverdell account funds can be used for tuition, fees, books, supplies, equipment required for enrollment, prepaid tuition programs, and in some situations, room and board expenses.** Stop in today and find out more about Coverdell Education Savings Accounts.

## Legal Changes in Lines of Credit

New laws have recently been passed with new regulations in regard to not only credit cards, but also to lines of credit. **With these new regulations, FOCUS Credit Union needed to adjust some of our lines of credit loans to be in compliance.** What does this mean? If you have a credit card, home equity line of credit, over draft lines of credit, or a kwik cash line of credit, your due date has changed. **All due dates for lines of credits have been advanced to the 28th of the month. Please check your account and verify your payment method for these accounts to avoid any potential inconvenience.** We appreciate your cooperation while we update our procedures to meet these new regulations. If you have any questions or concerns, contact your local loan officer.

## Other Credit Card Changes

Due to new changes in credit lending, many credit cards have started lowering approval amounts, while, at the same time, raising interest rates. Legally, credit companies do have to disclose this information to you and give you the option to close your current account and keep your same previously agreed upon interest rate.

**Credit Unions pride themselves on honest and transparent lending, not hiding their policies in fine print and red tape.**

We encourage you to look at all your statements and communications from your credit card provider and note these changes. **The easiest way to avoid sudden interest rate jumps and lowered credit limits is to transfer your balances to FOCUS Credit Union.** Our rates are all fixed and never adjust—even on cash advances. Your limits are also fixed and will not change unless you initiate it. Talk with any of our loan officers about transferring your current balance to a no fee, low interest rate FOCUS Credit Union Credit Card.

## The Holidays Will be Coming Soon

Don't let them sneak up like in years past. Be ready for the holidays this year with a low rate, short term, easily obtained personal loan. Here at FOCUS we realize we are in trying times and want to help make your holiday season as happy as in years past. So don't sacrifice your holiday plans and family experiences, think ahead and get ready to celebrate with friends and family. "Tis the season to be Jolly" Stop in at FOCUS Today.

## Is Medicare the Cause of Your Headache?

If so, we have the perfect remedy: The Credit Union! FOCUS Credit Union is now happy to offer our "Medicare Suite". This service provides valuable information to our members about which Medicare program may best meet you and your family's needs. Keep an eye open as more information becomes available.

## Look No Further



**Have you been looking for canceled checks and old account statements? Well, look no further. "It's Me 24/7" is your solution.**

**You can view cleared checks, print old account statements, view bill reminders and electronic bill pay, and view account transfers.**

All you need to do is visit our website ([www.focus-cu.com](http://www.focus-cu.com)), click on "It's Me 24/7", then navigate to which options you currently need.

FOCUS Credit Union is concerned about our carbon footprint and look to help both the community and our members cut down on unneeded waste. So save a tree and use "It's Me 24/7"!

**All of our Electronic Services are available 24 hours a day 7 days a week, so no matter what your schedule is you will always be able to access your account when needed. FOCUS Credit Union will continue to find innovative ways to make financial life easier for our members!**

# Best Way to Budget...

## Direct Deposit!

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**Direct Deposit is one of the easiest and most effective ways to budget your finances.**

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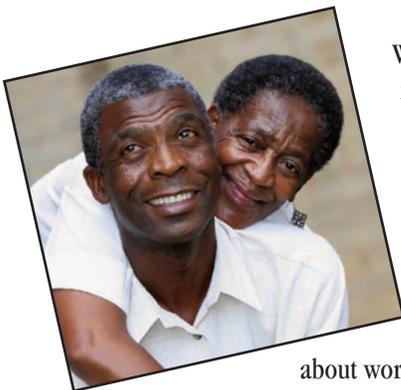
**Direct Deposit of your paycheck is one of the easiest and most effective ways to budget your finances, especially your FOCUS Credit Union loan payments.**



With FOCUS Credit Union's Direct Deposit option you can manage your money in a variety of different ways. The biggest benefit of Direct Deposit is you are spreading your loan payments out over both paychecks throughout the month, eliminating the need to make a large payment one time a month that can easily be forgotten. **Direct Deposit is also a great way to save.** Not only can you

disburse your check to your loans but also to your other FOCUS accounts such as Savings, Vacation Club, IRA or even an Evergreen Certificate. By setting up Direct Deposit to be disbursed to all your accounts the hard part is done for you, as long as you are receiving a check as normal, your payments are taken care of. **You can also access and manage your Direct Deposit online at ItsME247.** Avoid late fees and just squeaking by at the end of each month, set up Direct Deposit now.

## Retirement Rollovers



With retirement being a major issue for all Americans, **FOCUS Credit Union is here to help with saving for your future.**

We offer a variety of retirement options to help you prepare for the wonderful day when you can sit back and relax without having to worry about working or your finances.

We offer new retirement accounts but also we specialize in rolling over retirement accounts. **Rollovers are helpful when switching jobs. Most 401K accounts are job specific, so when switching jobs you are responsible for that 401K. To complete a rollover, all you need is to bring in the funds and we take care of the rest.** Don't lose your retirement or get penalized for cashing it out early; just roll it over to FOCUS Credit Union and watch your retirement grow.

## From the Corner Office



"We live in interesting times"...is a famous quote which seems to be very appropriate these days. As our credit union surveys the economic and financial landscape there are lessons to be learned but also opportunities to be realized.

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**Our sole purpose is making members financial picture a little bit better.**

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- It has become very apparent many financial institutions lost their way and strayed from their purpose.

- FOCUS Credit Union has remained a traditional financial cooperative, democratically controlled, member owned and in business to better the lives of our members.

- The economy has caused many financial institutions to take away credit from their customers at the worst possible time.

- FOCUS Credit Union continues to work to meet the needs of our members in good times and especially in difficult ones as well.

- Other financial institutions have increased fees and charges to try help them re-coup losses on risky lending and investment practices.

- Unlike other financial institutions, rather than adding allowed "Member Privilege" balance at ATMs, FCU opts to reflect your true available balance to help you manage your finances.

**In my 14 years here at the credit union I am pleased to state that our board of directors (elected by you the members) continues to be concerned with how we can help each other succeed.** Whether that means offer the best savings rate we can afford or the latest environmentally focused checking account or loans with low interest rates...our sole purpose is making members financial picture a little bit better.

A handwritten signature in black ink, appearing to read "Don Wilk".

Check Out

[www.focus-cu.com](http://www.focus-cu.com)

for Our Latest Rates!

# FOCUS Credit Union Account Fees

Be aware of your account. In tough financial times everyone must be aware of what they are spending their money on. One way to save money is to be conscious of your accounts. Below is a list of all the account fees and reason for them. Practice good account management and make sure you are not falling victim to unnecessary fees.

## Fees Applicable to all accounts:

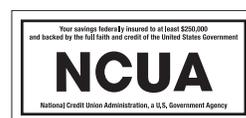
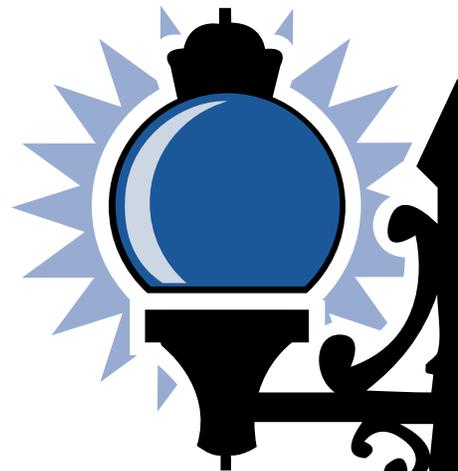
Deposit Item Returned	\$25.00 per item
Dormancy (24 months w/ no activity)	\$10.00 per month
Account Reconciliation	\$25.00 per hour
Statement Copies (Account Printouts)	\$3.00 per event
Wire Transfer Domestic (U.S.)	\$15.00 per transfer
Wire Transfer International	\$60.00 per transfer
Cashier's Check	\$2.00 per check
Returned Mail – Bad Address	\$2.00 per event
Stop Payment on Cashiers Check	\$35.00 per check
Telephone Support Fee (balance inquiries, check clearings, etc.)	\$2.00 per event
Account Closed within 90 days of opening/Accounts Re-Opened within 180 days of close	\$20.00 per event
Cashier Check Not Used for Intended Purposes	\$5.00 per event

## Fees Applicable to checking/share draft accounts:

Below Minimum Balance (Regular Checking)	\$5.00 per month
Overdraft Transfer	\$3.00 per item
Non Sufficient Funds (NSF)	\$25.00 per item
Stop Payment (Check, ACH, or EFT)	\$20.00 per item
Check Copy Fee	\$5.00 per item
Temporary Checks	\$2.00 per 4 checks
Non-Truncated Service (checks sent back)	\$5.00 per month
Escheatment Fee	\$50.00 per event
Member Privilege Fee (check is paid and account goes negative up to \$500)	\$25.00 per item
Forced Closure Fee (High NSF activity or fraud)	\$50.00 per instance
Garnishment/Levy Assessed	\$25.00 per event
Check Collection service	\$20.00 per item

## Fees Applicable to Credit and Debit/ATM/VISA Check Cards:

Replacement VISA Credit or Debit VISA Check Card (lost/stolen)	\$15.00 per account
Damaged ATM Card Replacement	\$10.00 per card
NSF ATM/Debit Transaction	\$25.00 per item
ATM/Debit Limits	3 withdrawals per day
ATM Fees (On select checking 1st eight withdrawals are free per month)	\$200 per Debit (Swiped no PIN) Transactions \$1000.00 per day
Credit Card Late Payment Fee	\$1.00 per item
Credit Card Over the Limit Fee	\$20.00
Credit Card Statement Copy	\$10.00 per bill
PIN Reminder Mailer	\$3.00 per statement
ATM Empty Envelope	\$5.00 per event
Annual Fee for Mastercard Credit Card	\$20.00 per event
Fees Applicable to Special Services and Circumstances	\$5.00 per year
Travelers Checks for One	1.00% of Amount Sold
Travelers Checks for Two	1.50% of Amount Sold
Non-Member Check Cashing Fee of Member Check	\$5.00 less than \$50, \$10 more than \$50
Non-Member Check Cashing of Payroll & Government Checks	3.00% of Check Amount
Returned Statement/Credit Card Mailer/Pin Mailer	\$5.00



### 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.*