

## 46th Annual Membership Meeting Another SUCCESSFUL Year!

Thank you to everyone who came out for FOCUS Credit Union's 46th Annual Meeting at Crowne Plaza on **February 6th, 2010**. As always it was a huge success because of the support of our members. **Over 300 members attended the event to help support and stay active in the credit union.**

2009 was another good year for the credit union thanks to our members! We grew in size and in numbers!

As in years past, we acknowledge some of our excellent staff at the meeting. **Nilsa Gebert**, 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 **Stephanie Schmidt** of our Menomonee Falls 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 their continued excellent work.

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

## 2010 Poker Run

**Ladies and Gentleman start your engines.** With this long drawn out winter coming to a close it is time to start planning for this year's 5th Annual Poker Run for Children's Miracle Network, is right around the corner. Last year as always was an excellent fundraiser and rally. I know the members that participated and the Harley dealers that took part all had a blast. We look forward to having the same outstanding event this year. **This year's event will be June 19th, 2010.**



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Food & Drinks

Live Music

Raffle & Drawings

As always we will be riding to raise money for the kids who need medical care provided at Children's Hospital of Wisconsin. In these tough times the kids really do need our support. This year we will be **starting out at our Menomonee falls branch** and as usual stopping at a variety of local Harley dealers and **ending our bike bonanza at Suburban Harley Davidson** to enjoy some **music, food, refreshments and our, so very popular, 50/50 raffle**. We will also have **drawings for other various prizes including the grand prize of \$5,000 dollars cash**. Raffle tickets for the \$5,000 dollar raffle can be purchased in advance at any of our three branches. One raffle ticket cost \$5 dollars or 6 tickets for \$25 dollars.

You can register for the poker run at any of our three locations starting May 1st.

Last year we were able to raise over \$21,000 dollars for Children's Miracle Network! So don't wait too long to register space is limited.



Check Out [www.focus-cu.com](http://www.focus-cu.com) for All the Great Services Available!

# St. Patty's is Over but it's Not Too Late to Go Green!

**Green Suite that is.** As other financial institutions are scaling back we at FOCUS realize this is the **time to truly help the members.** We have done this by offering some excellent opportunity for first time car buyers with our **Green Light Auto Loan.** Also for the member that wants to start saving but doesn't know where to start we are offering our **Evergreen Certificate.** This is a CD that only has a one hundred dollar minimum to open but can be added to throughout the term of the CD with no penalty. This is a very unique product in these trying times so take advantage of this great deal before it's too late. The final and most effective way to go green is our **Green Checking Account.** This is an interest bearing checking account that is completely paperless to help save our forest as well as efficiently process your financial needs. This account is available to members from age 15 and up. So don't just recycle make a difference and E-cycle with Green Checking.



## Never Let a Good Crisis Go to Waste!

With all the negative news in the media one might think that this is not a good time to be spending, but as our beloved politicians say “never let a good crisis go to waste”. **What this means for your average consumer is a buying opportunity.** Not only are consumer products prices as low as we have seen in quite a while but so are interest rates. Interest rates have been low for a significant period but only the last couple months have we seen prices so low. Typically with

low interest rates you end up paying top dollar or with low prices you are subjected to ridiculously high interest rates. Very few times in our nation's economy have you seen bargain

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basement prices with low single digit interest rates. **So if you have been thinking about doing some repairs around the house, taking a vacation or possibly up grading your vehicle this is the time to act. Help the economy and get some real savings at the same time.**

## FREE Money!

FOCUS is dedicated to providing the best services and the biggest returns to our members. One of the biggest and most used benefit is our Visa® Credit Card Bonus points program. Already have a FOCUS CU Visa® Credit Card? Just login into [www.scorecardrewards.com](http://www.scorecardrewards.com) create a profile and cash in your bonus points. Bonus points can be redeemed for a variety of items from airline tickets to flat screen TV's — even waffle makers. Stop missing out on free money and apply today for your FOCUS CU Visa® credit card. Every dollar you spend is a point banked in your bonus account. Don't delay, apply today!

## Beware of the New Credit Card Changes

Credit Card companies are up to their old tricks again. **Due to the recent changes in credit card laws, credit card companies have made drastic changes prior to the new legislation taking effect.** The new laws restrict credit card companies from raising interest rates on old balances as well as giving the customer more notice before any changes do take place on your account.

**In recent weeks before the law went into effect credit card companies across the country have changed the terms of their agreements by lowering credit limits while raising interest rates on current balances as well as future purchases. Some rates have been raised as high as 30%, with the average new credit card rate being 20%. These are the same companies that have taken huge taxpayer bailouts.**

**Fortunately credit cards issued from FOCUS Credit Union have not been affected.** Our interests rates are fixed rates with all of our fees disclosed openly. Our underwriting guidelines are held to the highest standards which help mitigate potential loss. This does give many people a reason to look at their credit card statements and possibly think about transferring their balances from other cards to a FOCUS Credit Union card. **With a FOCUS card, gain peace of mind that your terms and conditions of your credit card are secure and your credit bureau is safe.**

# Funds Availability Policy Change Notice

The only changes that will be affected to FOCUS Credit Union members due to the new regulations are our Funds Available Policy. Regulation CC requires that credit unions notify members within 30 days after implementing a change that improves the availability of funds. **On February 27, 2010 the Federal Reserve Banks transferred all check-processing operations to the Federal Reserve Bank of Cleveland.** 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, effective 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.**

## 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.

## From the Corner Office



One of the most significant things we can do as a Credit Union is to fully understand our members' needs. And most importantly, make enhancements to our products, services and processes that better meet the expectations of our members — based on their feedback.

In fact, **your feedback as a Credit Union member is so important that we have created several ways for your voice to be heard.** After all, as a member, you are part owner of the Credit Union and your individual opinions matter to us. We exist to serve you and your financial services needs. So without the collective feedback from our members, the financial services we provide would become less relevant. We also ask members what changes or improvements could be made to make their experiences even better with the Credit Union.

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**Based on the feedback we receive (from our members), we evaluate our business and make valuable changes.**

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Based on the feedback we receive, we evaluate our business and make valuable changes. **Some of the changes we have already made include:**

- **Member coin counting center at the Burleigh Square Branch**
- **Introduction of mobile banking,**
- **Updates to the Itsme247 Home Banking Platform,**
- **CUEASY Pay Security Upgrades and**
- **Informational updates on the website – just to name a few.**

**These important steps were taken to ensure that we are exceeding your expectations and your experience is the best it can be as a member.**

So if you receive a call from our credit union call center reaching out to get your input and opinions on how we could do a better job, please tell us how we can improve your experience.

**We welcome your comments and suggestions in writing, over the phone or through our website from the Contact Us page at anytime, so please feel free to contact us. We look forward to hearing from you.**



# Employee News

In an effort to keep our Membership well informed we at FOCUS Credit Union would like to introduce some of our new staff as well as keep you up to date on other employee changes...



**Kalia Xiong** has been promoted. Kalia has been with the Credit Union for more than 8 years. In that time, the credit union has taught her an abundant wealth of financial knowledge and responsibility. As of January 2010, Kalia was given the opportunity to lead and most importantly, an opportunity to grow in her new role as a Lead Member Service Representative. "One of the benefits of working for FOCUS Credit Union is knowing that you're in a field and part of an institution that really looks out for its members and its community."



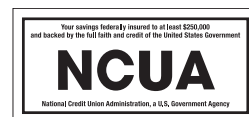
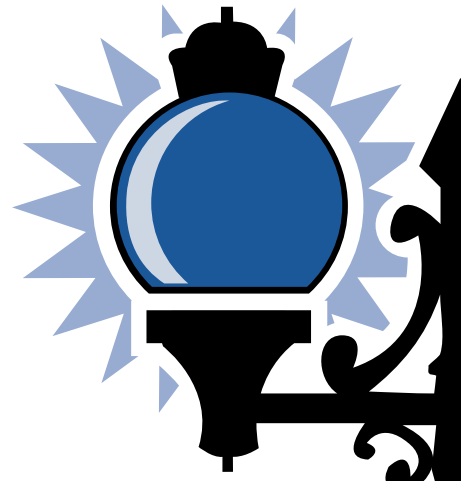
**Julia Wachs** joined FOCUS Credit Union in January 2010. She has worked in the credit union industry since 2006, previously working for First Service Credit Union as a Branch Manager. Julia is working as a part-time MSR and has returned to school full time at UW Milwaukee.



**Sylena Gomez** joined Focus Credit Union's team in February 2010. She previously worked for First Service Credit Union for one year as a MSR. Sylena is currently attending Cardinal Stritch University earning a degree in Business and Management.



**Ashley LaMar** is a MSR Student Apprentice at FOCUS Credit Union. She received her position as MSR Student Apprentice, through her CO-OP class where she's currently attending her senior year at Wauwatosa East High School. Ashley has been working here since late 2009. She has been accepted to UWM 2010-2011 and plans on majoring in business and marketing.



## 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.*