

47th Annual Membership Meeting

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.

**New Time
New Format
New Location**

FOCUS Credit Union will be hosting a different kind of event this year. With all the financial uncertainty in this economy the credit union will be hosting an annual meeting more appropriately appointed for these recessionary times. Each member will be allowed a single guest and our maximum capacity is 200 attendees.

AMF Bowlero

11737 W. Burleigh St., Wauwatosa

Saturday, February 5th, 2010 at 2:00pm

Join us at **AMF Bowlero**, located at 11737 W. Burleigh St., Wauwatosa, WI on **Saturday, February 5th, 2011 at 2:00pm**. Enjoy **door prizes, snacks and beverages while hearing about the credit union's successes and challenges in 2010.**

This year we 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 10, 2011.

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. Space is limited this year, 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.

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

FOCUS Credit Union Loan Sale!

A limited time offer on all new and used Automobiles!

1.99% APR for 12 Months

2.99% APR for 24 Months

3.99% APR for 36 Months

4.99% APR for 48 Months

5.99% APR for 60 Months

APR=Annual Percentage Rate. This offer is good for new or used auto loans and must be for non-FCU pre-existing loans, some restrictions and approved credit required. Other rates available.

Scam Alert Follow Up.

As we warned in the last newsletter there are a lot of scams currently targeting people in Southeastern Wisconsin. **Some of the specific scams that are currently taking place are random automated phone calls going out to people stating their debit/credit card has been compromised and instructing them to enter their card number to re-activate. This is a scam!**

FOCUS Credit Union will never ask for your card number or your PIN. If you receive one of these phone calls hang up immediately.

If you have received one of these calls and have accidentally entered your personal information please call FOCUS right away to take the needed precautions in protecting your account.

With hard economic times many scams and forms of fraud become ever more present. Please be very cautious in giving out any information or payments over the phone or the internet. **Another scam that has been targeting some of our membership are mortgage restructuring scams. These are people promising to rework your mortgage to an affordable monthly payment for a small fee up front. This is a scam!**

Stop the Cycle



Not motorcycles; the horrible cycle of pay day lending! **In this hard financial crunch payday lenders have been popping up all over the place, and to some, may seem like an option for quick cash.** Don't do it! Do not get tricked into the availability of easy money up front because you will pay down the road.

Payday lenders charge in the upwards of 300% interest on payday loans and that

doesn't include the fees associated with this predatory lending. So don't become a victim of circumstance.

There are many short term options at FOCUS Credit Union, just come in and speak with a Loan Officer to see what options best fit your goals.

If you already have been caught in the evil payday web don't worry, FOCUS can help. FOCUS Credit Union is owned by the members and is here for the members so if you have a current payday loan you just can't seem to pay off, bring your paperwork into your local FOCUS branch and see what we can do to help.

Many times these are out of state companies that give little or no service after receiving payments. If you do get a call about reworking your mortgage make sure it is from your mortgage provider and not an outside suspicious company. FOCUS Credit Union does our best to protect your account and is always working to stay on the cutting edge in account security but we do need your help.

Please don't give out personal information unless you are 100% positive and confident in the people asking for your information.

Finally, a scam that is becoming more and more frequent are home improvement gypsy companies traveling to neighborhoods, going door to door offering very discounted repairs and remodeling work. Many times the work that is done is poor at best. If the work is even done at all. These construction gypsies tend to target older members of the community as well as areas of the city that might not be able to afford these expensive repairs normally, and see these contractors as a chance to save money on something they know needs to be done. **So, be vigilant when it comes to opening up your pocket book. If it seems too good to be true it probably is.** With the economy being slow to recover everyone is looking to save money just make sure you are aware of whom you are hiring and their work experience.

Stay On Top With e-Alerts!



Ever curious about what is going on with your account? **Log into ItsMe247, click on "My Messages" and click on "eAlert Subscriptions", it's that easy!** Sign up for eNotices, receive emails about your account balances and any electronic deposits or withdrawals, or have loan due date reminders sent to your email. With this service, you will always know what's happening in your account! **Call a Member Service Representative for more information on ItsMe247 or e-Alerts.**

Review Your Finances

Debt in Focus gives you a free, customized review of your personal finances, including a workable



budget, action steps to improve your financial position, and custom payment plans...without requiring you to disclose any personally identifying information. Go to our homepage, www.focus-cu.com and click on the Debt in Focus button to get started.

Some Companies May Have People, But We've Got Professionals!

FOCUS Credit Union has partnered with Victory Creek Accounting, LLC of Franklin to offer its members tax preparation services for the 2011 tax season. **Victory Creek Accounting is a local CPA firm offering fast, affordable and convenient accounting services to individuals and small businesses.** Some of the features they are offering our members this tax season are:

- Average fees that are 20% - 30% less than typical "tax chain" fees
- \$25 New Customer discount for all FOCUS Credit Union members
- Free federal and state e-file
- 48 hour turn around time guaranteed for qualified returns
- Conveniently located at our 124th & Burleigh branch

A tax preparer will be on-site Mondays, Wednesdays, and Saturdays for the entire tax season beginning January 17th, 2011. All appointments must be pre-scheduled and will take place during normal business hours. **Please call Jennifer Revord at 262-437-1282 for more information or to schedule an appointment.**

Prepare Your Own Taxes?

Not to leave the "do it yourselfers" out, Victory Creek Accounting offers an on-line tax preparation site for people who prepare their own taxes. Some of the benefits of going through their website include:

- The price to prepare and e-file a return is less than half the price of Turbo Tax.
- No software to load or download. No files to store or save.
- Easy, step-by-step screens guide you through the tax preparation process.
- Secure website and file storage at America's 3rd largest professional tax software provider.

Go to www.victorycreekaccounting.com to find out more about doing your own taxes.

Tis the Season!

One of Wisconsinites favorite pastimes in the winter is snowmobiling. **FOCUS Credit Union is happy to help our members when looking to purchase a snowmobile or refinance their current snowmobile loan.** So, whether you are looking to upgrade your old sled or you are a first time rider, call FOCUS Credit Union to help you get the best deal possible on one of your favorite winter activities. Hey, if you can't ride your motorcycle, a snowmobile can be a close second. Also get a jump start on great deals by buying an ATV in the off season. **Don't wait 'til spring, interest rates are low now and so are prices.**

From the Corner Office



Over 14 years ago I arrived at Wauwatosa Municipal Credit Union which was tucked away in a corner of the Wauwatosa City hall. My daughters were entering 4 year-old kindergarten and I was still packed with energy and a full head of hair but like sands through the hour glass so are the days of our little credit union.

FOCUS Credit Union continues to grow and prosper based on the same formula that worked 14 years ago, member owned and member operated. Our jobs as employees are to try and find ways to enrich your financial lives and help you navigate all points on your financial journey. Although I may not be the most up to date technologist, it amazes me to think in 14 years how we have moved through e-mail, home banking, bill pay, e-statements, e-alerts, mobile banking; and yes...my daughters win: text banking is arriving in 2011. **It is important to note that all of these products and services were brought about by our members' and board's input.**

Your credit union continues to have your best interest at heart and we want your input as you come across new and improved ideas.

I'm not sure what 2011 and beyond has in store for all of us but I am seeing a light at the end of the tunnel...and it doesn't appear to be a train. Your credit union continues to have your best interest at heart and we want your input as you come across new and improved ideas. **My New Year's resolution for 2011 is to eat more Ramen noodles than my twins do while they are away at college and to roll with the punches.** All the best to you and your family for 2011, and it is a privilege to be your employee.

Proudly serving you,



Employee News

In an effort to keep our Membership well informed we at FOCUS Credit Union would like to introduce our new staff members...



Jazmine Renee Ellis is our newest teller at the Menomonee Falls branch. Jazmine is 19 Years old and originally from Detroit, Michigan. Jazmine graduated from South Division High School in 2009, and is currently enrolled in college at MATC Mequon. She is majoring in Pharmacy. Jazmine has lots of hobbies which include playing basketball, cheerleading, and running track.



Michelle Miller is another new smiling face joining the Burleigh Branch! Before FOCUS, Michelle worked in customer service at the Quality Inn. When she's not at FOCUS taking care of our wonderful members, Michelle loves to read and listen to music. Come by the Burleigh Branch and say Hi to Michelle!



Brescia Rojas is a new face to FOCUS Credit Union, joining the team this past summer. She recently graduated from Wauwatosa West in 2010 and previously worked at Claires Boutique at Mayfair Mall. She loves fashion so if you're out visiting her at our Burleigh location ask her what the latest trends are. She also enjoys hanging with friends after the long work day. She plans to go to college by saving the money she earns here at FOCUS. Welcome Brescia!



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
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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.