

## 45th Annual Membership Meeting

### SUCCESSFUL

Thank you to everyone who came out for FOCUS Credit Union's 45th Annual Meeting at Crowne Plaza on **February 7th, 2009**. 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.

Though 2008 had its challenges over all it was a good year for the credit union.  
We grew in size and in numbers.

**Deana Emery and Douglas Larry** were re-elected to 3 year terms of service on the credit union's board. We also acknowledged some of our excellent staff. **Margaret Beck**, Loan Officer and Collection Specialist from the Burleigh 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 **Mary Casberg** of our Menomonee Falls location was **awarded Member Service Representative of the Year for her diligent effort and superb customer service**. Please congratulate both ladies for a job well done as they will keep up the excellent work. For all who were unable to make it, *we look forward to seeing you next year.*

## Clark Howard



Clark Howard educating everyone, including Dean Wilson (seated wearing a red shirt)!

A special thanks to **Clark Howard** and every one who participated in the consumer advocate presentation, and all the donations for Habitat for Humanity.



With such a positive turnout we look forward to hosting the event next year and surpassing this year's total in

attendees

and donations. FOCUS Credit Union recognizes the uncertainty of our economy and the markets and try to **provide as many resources as possible to help educate and enable our members to achieve their financial goals in the easiest way possible**. So please take advantage of these special opportunities when they arise. You never know what great information you may be able to gain!



With your generous donations we were able to raise over \$450 to help families obtain their dream of home ownership.

Check Out [www.focus-cu.com](http://www.focus-cu.com) for Our Latest Rates!

# Annual Poker Run



It's that time of year again — the trees are in bloom, the first morning robins will start to appear and our traditional **Annual Poker Run for Children's Miracle Network is right around the corner.** Last year as always was an excellent fundraiser and rally. 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 13, 2009.**

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 **start at our Menomonee Falls branch** and as usual stop at a variety of local Harley dealers and **end our bike bonanza at West Bend Harley Davidson** to enjoy some music, food, refreshments and our very popular 50/50 raffle. There will also be drawings for great prizes.

June 13, 2009



Starting May 1st you can register for the Poker Run at any of our three locations, but don't wait too long! Space is limited.

**\$5,000 CASH RAFFLE!**

Tickets are \$5 each or 6 for \$25\*

Cost: \$10 per Rider\*

Registration:  
9:30am - 10:30am  
**FOCUS Credit Union**  
*Menomonee Falls Branch*

Ride:  
10:30am - 1:00pm  
**FOCUS Credit Union**  
**Wisconsin Harley-Davidson**  
**Milwaukee Harley-Davidson**  
**Suburban Motors Harley-Davidson**  
**West Bend Harley-Davidson**

Party:  
1:00pm - 4:00pm  
**West Bend Harley-Davidson**



1st STOP



2nd STOP



3rd STOP



LAST STOP & PARTY



\*Your \$10 rider fee, includes a giveaway prize and food. \*\*We are holding a raffle for \$5000 cash prize. Tickets are \$5 each or 6 for \$25 and can be purchased at any FOCUS Credit Union branch or by sending the funds, number of tickets requested and address information to FOCUS Credit Union.

## 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.”

**Few times in our economy have there been bargain basement prices with low single digit interest rates.**

What this means for your average consumer is a buying opportunity. **Not only are consumer product 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 in 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. **If you have been thinking about doing some repairs around the house, taking a vacation or possibly upgrading your vehicle this is the time to act.**

## Beware of Credit Charges

Due to upcoming changes in credit card laws, credit card companies are making drastic changes before the new legislation takes effect. The new laws will restrict credit card companies from raising interest rates on old balances as well as giving the customer more notice before any changes take place on your account. **Credit card companies have been changing 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%. *These are the same companies that are taking huge taxpayer bailouts.*

Credit cards from FOCUS Credit Union will not be 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 **think about transferring their balances from other cards to a FOCUS Credit Union card and have peace of mind** that your terms and conditions of your credit card are secure and your credit bureau report is safe.

## 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 certificate that only has a \$100 minimum to open but can be added to throughout the term of the certificate 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.

## From the Corner Office



Rather than my regular light and airy column I think it is important for us to provide some information to our members about the strength of FOCUS Credit Union and the failure of Central States Mortgage Company.

Our business of running your credit union is to build a 'capital safety net' which allows us to weather the storms in the marketplace and continue to deliver the service our members have come to expect and enjoy. **At the end of 2008 FOCUS Credit Union has a capital ratio of 9.43% which is well above the 'well capitalized' ratio established by the NCUA of 7%.** The reason we have built this safety net is to allow us to make loans and investments that potentially have some risk. This current economy has caused some failures in both our members loans and this particular CSMC investment.

The truth of the matter is our relationship with CSMC, Inc has provided a great service to our members over 10+ years which has also equated to a significant contribution to our bottom line each year. Our investment at CSMC has yielded a strong rate of return and over the many years added more than \$800,000 to our bottom line. **With the demise of CSMC we will now utilize the safety net it helped us build to ensure our continued success and service to our members.**

While as a director of CSMC I am saddened to see the loss of this great resource for our members, **I am confident that we will be able to find another solution to continue to offer first mortgage service in the very near future.**

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 forests 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.



# Everything is Online!

With these trying, times keeping track of your finances is extremely important. Here at FOCUS Credit Union we try to make available as many resources as possible to our members.

**From our site you have a variety of options for managing your money. A few of these options are:**  
e-statements • electronic bill pay • account inquiries • online transactions • more

**All of these 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.**

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**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 through our website [www.focus-cu.com](http://www.focus-cu.com).**

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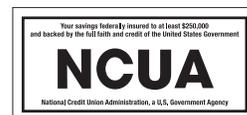
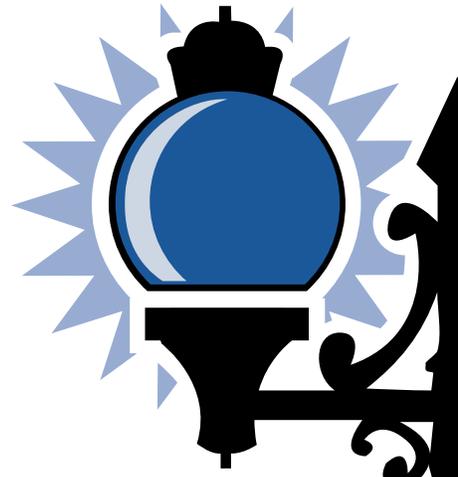
**E-statements** allow you to access your normal bank statements as far back as one year. These statements provide you with all the transaction information throughout that particular month as well as showing dividends earned and interest paid.

**Electronic bill pay** is a fast and easy way to pay any bill anywhere in the country. You can make a one time payment 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 report.

**Account inquiries.** Check the balance in your savings and checking accounts. Verify your next payment due date or see when your certificate matures. These are all inquiries that are easily accessible once logged in to your online account.

**Online transactions.** Not only can you check all your balances and due dates online but you can actually do transactions as if you were your very own teller. You can transfer money between 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 from as small as \$500 to over \$40,000. All of this is accessible online at your convenience.



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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.*