

3rd Annual Poker Run for Children's Miracle Network

FOCUS Credit Union is hosting its **3rd Annual Poker Run for CMN on June 7th**. Registration and the ride begin at FCU's Menomonee Falls Branch (N88 W14930 Main Street, Menomonee Falls) and travels to Wisconsin Harley-Davidson, Hartford Harley-Davidson, West Bend Harley-Davidson and ends at Suburban Motors Harley-Davidson. **There will be a party at Suburban Motors featuring live music by Breakaway, food, drink, prizes, and a raffle. Proceeds raised will be donated to Children's Miracle Network.**



Date:	June 7, 2008
Cost:	\$10 per Rider
Registration:	9:30am - 10:30am FOCUS Credit Union Menomonee Falls Branch
Ride:	10:30am - 1:00 pm FOCUS Credit Union Wisconsin Harley-Davidson Hartford Harley-Davidson West Bend Harley-Davidson Suburban Motors Harley-Davidson
Party:	1:00pm - 4:00 pm Suburban Motors Harley-Davidson

Last year we raised \$10,332!

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.



Burleigh Branch Opening Soon!

Later this year (*at this point, we're aiming for October*), the credit union will be moving its Butler office to a brand new office at Burleigh and 124th St near Lowe's (*see map*).

The new office will offer all the products and services available at our other locations and will feature security doors, coin counting, a drive through and some really nifty currency dispenser units, all of which keep your money safe and get you in and out quickly and easily.

The credit union management and Board of Directors made this decision to better-accommodate where members live and work.

"We are excited to be opening a new location with so many new and modern conveniences and to be in a place that is very convenient for members," says FOCUS CU President Dean Wilson.

Watch for more news in upcoming newsletters!

Home Equity Makes it Happen

Your home: It's filled with special memories and a warmth that is irreplaceable. Still, you can't help feeling a teeny bit jealous of all the beautiful new houses being built everywhere you look.

With the help of a FOCUS CU home equity loan, you can give your home a fresh look without sacrificing the things you have grown to love about it.



If you've been dreaming of fixing up your house, make it a reality with a home equity loan or line of credit. In addition to home improvements, the equity in your home can be used to:

- Pay for a college education
- Buy an automobile
- Start your own business
- Pay for medical expenses, emergencies, or other big-ticket items (60" plasma TV, anyone?)

And remember, home equity loans and lines of credit usually are tax deductible--just another one of their perks!



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Tomorrow's Millionaires

Go Ahead, Take the Kids Shopping

You know you'll spend less without the kids tagging along. It might even be somewhat more relaxing. But your kids stand to gain from a shopping trip with mom or dad, even if only in one of the following ways:

1. They learn that things are not free. When they see the exchange of cash (try to use paper instead of plastic) for products, it brings the lesson home.

2. Your habits become their habits. As long as those habits are good ones and you want to pass them on to the next generation, be yourself. But if you have a weakness for impulsive purchases or things you really can't afford, don't display that habit now.

3. Give them a small amount of money to spend on whatever they want — say a dollar or two.

This will undoubtedly give you a chance to teach them that they can't buy everything they want. You can also teach them about making trade-offs on purchases since they may be able to buy one item, but not both items.



Financial Literacy Scholarships

Focus Credit Union provided six scholarships to area teachers to attend a financial literacy course at Edgewood College this summer.

Scholarships were awarded to the following teachers:

Amy Harrington

Wauwatosa East High School, guidance counselor

Vicki Loving

Wauwatosa East High School, Cooperative and Family Consumer Education

Jill Koebernik

Wauwatosa East High School, Economics

Michelle Oliver

Menomonee Falls High School, Personal Finance and Entrepreneurship

Erica Chiarkas

Menomonee Falls High School, Academic Success

Lisa Kiefer

Menomonee Falls High School, Accounting and Personal Finance

The courses offered include Paychecks, Financial Contracts and Entrepreneurship; Investor Education, Economics and Insurance; and Credit and Money.

The teachers will attend one of these courses to gain information on financial literacy and include this information in their school curriculum to teach students valuable lessons related to finance.

The scholarship includes the course registration and plus three graduate credits.

From the Corner Office



Everywhere the press shouts about mortgage meltdowns, economy in recessions, a sub-prime lending debacle and the promise of a tax rebate check but what does it all mean to you our members? I am pleased to say 'opportunity knocks'! With interest rates plummeting now is the time to refinance

your....whatever. Rates have made refinancing the new economic stimulus package to put big dollars into your pocket, whether you are looking to refinance your car loan from 2 years ago or the second mortgage from 6 months ago. **Rates are down in some cases by over 2% and that means lower payments and more money in your pocket.**

"With interest rates plummeting now is the time to refinance your...whatever."

The more things change the more they stay the same, is the adage that continues to remind us all that although we may think this all new territory, it has usually been travelled many times. With that we anticipate another new move in the near future that will have members enjoying a new location but learning the lay of the land all over again. **Our membership has grown and adapted through name and location changes and in the near future will be adding more products and services.** Throughout it all your staff of Focus Credit Union is here to serve you and help you reach your financial goals.

Annual Meeting — Thanks to All Who Attended!



We had another great turn out for our 44th Annual Meeting! 350 people attended our annual meeting and enjoyed a great meal, drinks and conversation. Oh, and some even won doorprizes! Of course we had a review of our financials, and held our board elections (**Deana Emery, David Rispalje** and **Lynn Kavelaris** were re-elected). We also had some staff service recognition awards: **Member service Rep of the year Chrisler Xiong** and **Loan Officer of the Year Karen Frailing.**

Employee Comings & Goings

Focus Credit Union is excited to welcome some new faces and some familiar faces into our fold.



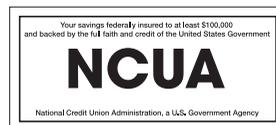
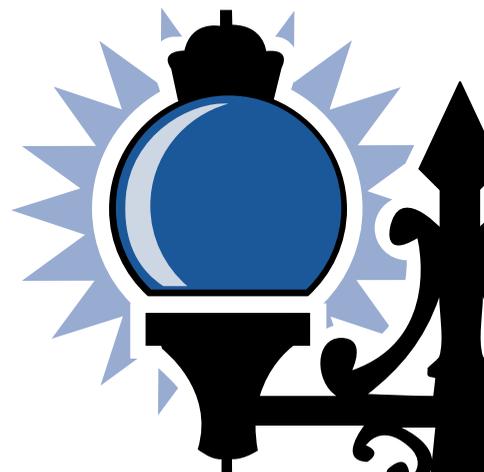
Dan Meiers is our new **Operations Manager** at our Menomonee Falls Branch. Dan brings 27 years of financial services industry experience. Dan spent a number of those years as a senior consumer loan officer, instructor, mentor and most recently managed a sales team procuring home equity loans. Dan is a Fox Valley native and moved to the Milwaukee area when he first met his wife, Lori. They have lived in Menomonee Falls since 1995. Dan and Lori enjoy traveling, touring wineries (especially in Michigan and Canada), concerts (country and rock), plays and dining. Dan is also an avid fisherman and enjoys as much time on the water as possible.



Michele 'Shelly' Wozniak is our new **accountant** at our Menomonee Falls Branch as well. Shelly is glad to be back with Focus Credit Union after a seven year absence. During that time, she got married, received a degree in Accounting, and had four kids. It's a very busy household. When she gets free time, Shelly likes to sing in the church choir, ring with the hand bell choir, and read. Shelly is looking forward to seeing some familiar faces again and reconnecting with our membership base.



Ed Miller has joined Focus Credit Union as a **consumer loan officer** at our Wauwatosa branch. An alumnus of the University of Wisconsin Milwaukee with a degree in communications, Ed served as intern to The Director of Communication to The Milwaukee County Executive. Ed has been involved in the mortgage industry since 2001 and looks forward to getting to know Focus Credit Union members. For fun Ed enjoys the outdoors such as hunting, fishing, skiing and golf. He is looking forward to a long, fun filled summer of festivals and Brewers games.



Menomonee Falls Branch

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Wauwatosa Branch

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P 262-255-0833 • F 414-258-6254

Butler Branch

12610 West Hampton Avenue, Butler, WI 53007
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In FOCUS 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.