

3rd Annual Poker Run for Children's Miracle Network A HUGE SUCCESS!

As we head to press with this installment of the newsletter, our 3rd Annual Children's Miracle Network Poker Run has concluded with another fantastic and fun filled event — *before* the record rains and flooding started!

Over 60 riders participated on a beautiful sunny day where our ending party included food, drinks, and dancing to the sweet tunes of Breakaway.



Our grand raffle prize of \$5000 cash was won by Lisa Landowski and our top poker hand winner was Dave Bathke.



Some of the numerous party-goers doubling down.

This Year We Raised Over \$7,600!

We couldn't have done it without you! Make sure to join us again next year.

Lots of fun and prizes were had by more than 200 partiers at our ending party at Suburban Motors Harley Davidson and we were able to raise over \$7600 for Children's Hospital in Wisconsin.

Did you know?

Over the last 3 years with our Annual Poker Run and other Children's Miracle Network fundraisers we raised over \$30,600!



If You Build It, They Will Come!

We have walls and a roof! **Our new facility is growing right before our eyes on 124th Street and Burleigh.** The credit union will be located in the Burleigh Square development which currently features Lowe's, Steak-N-Shake, and Office Max (see map at right).

This new branch will add another chapter to our changing ways (see From the Corner Office) featuring:

- Self-counting coin machines
- Teller Cash dispensers
- Heads Up drive thru
- Interactive lobby TV.

We are also quite excited to **promote some of the Wauwatosa and Butler branch staff** to new leadership positions at our new branch.



**We are planning for a Grand Opening sometime in October or November.
Plan on making it because, You Own The Place!**

Electronic Services

Q: "So how come you guys don't have e-alerts for balance on accounts?"

A: We have had this service available for the last three years... and the alerts are free.

Electronic Services are something Focus Credit Union was an early adopter of, and best of all we have always delivered these services to our members for free, no strings attached!

Our online home banking is called "It's Me 247," and it allows members to verify balances, transfer funds, apply for loans, open accounts, and view cashed checks. E-statements are available for free on "It's Me 247," which will have an email telling you your statements are ready for viewing on the first business day of the month.

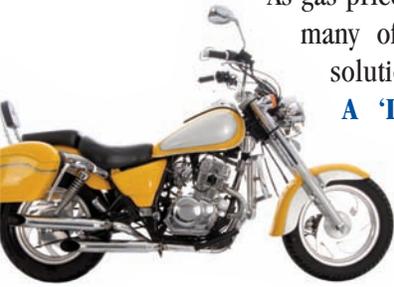
Sign up for **E-Alerts** and we'll send you an email to tell you about account balances, direct deposit activities, account notice mailings and when you loan payments are due.

When it comes to E-Bill Pay, **"CU Easy Pay"** allows our members to pay bills electronically for free and never empty out the junk drawer searching for a stamp or envelope again!

We continue to invest in new technologies to deliver services to our members. Ask any Focus Credit Union staff member or check it out for yourself at www.focus-cu.com and click the "It's Me 247" Login link.



Gas Milage Galore!



As gas prices head up towards \$4.50 a gallon, many of our members are looking for solutions to this financial quandary.

A **'Legendary Roar'** may be the solution we all have been waiting for. As Milwaukee prepares for the Harley-Davidson 105th Anniversary celebration, many of our members

Many of our members are realizing how cheap it is to fill a gas tank on a HOG.

are realizing how cheap it is to fill a gas tank on a HOG. While you're enjoying riding a cool Street Bob, you can get over 50 miles per gallon on the highway. Or, enjoy cruising on a sporty Nightster and get over 40 miles per gallon in the city.

However, maybe you're more of a **motor scooter** type of person. You just need **something fun to zip around the city with all the while saving money.** You know what fits your budget and your needs — we're here to help you!

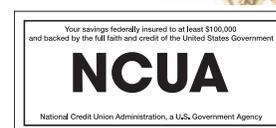


It's always nice to look good and save some money while you're doing it. Focus Credit Union finances all kinds of bikes and scooters for our members and offers some of the lowest rates in town so you can enjoy your new life on the open road.

Call a loan officer today and find out how low your payment could be on your new wheels! Or check the latest rates on www.focus-cu.com.

We Can Help You Sleep Better

As the stock market continues its volatile course and mutual funds are on a roller coaster, your credit union has always offered great rates on **Share Certificates** and **Money Market accounts.** **All deposits are insured by the NCUA** an agency of the US Government. Open an account today and **start to diversify your investment portfolio** and **sleep comfortably tonight** knowing your savings will be there in the morning.



From the Corner Office



"Ch-ch-ch-ch-changes!"

As I try and explain to my kids how David Bowie's "Changes" has a lot of meaning to some of us older cats, it does make me look back at the last 12 years with a distinct feeling of pride. Changes have taken us from Wauwatosa Municipal Credit Union inside city hall, to Arandall

Schmidt Employees Credit Union inside the plant, to a branch on 68th Street. Merging with Citizens Credit Union introduced two new branches and a relationship with Harley Davidson's legendary employees; a new branch in Menomonee Falls added drive thru services; just last year a new name surfaced, and now in '08 a new branch rises on the west side of Wauwatosa. With all these changes I can honestly say we still deliver the same personal services we did 12 years ago when I joined the credit union.

"With all these changes...we still deliver the same personal services we did 12 years ago when I joined the credit union."

New names, new members, new staff, but the same great service – it makes you realize the board of directors and management believe our slogan: "You Own the Place!" **Many people may not understand how a credit union is different than a bank, but it's really as simple as: "You Own the Place!"** Everything we do, our members have a part in. Our volunteer board of directors make sure your needs are represented. **Spread the word about how You Own the Place!**

A handwritten signature in black ink that reads "David Weib".

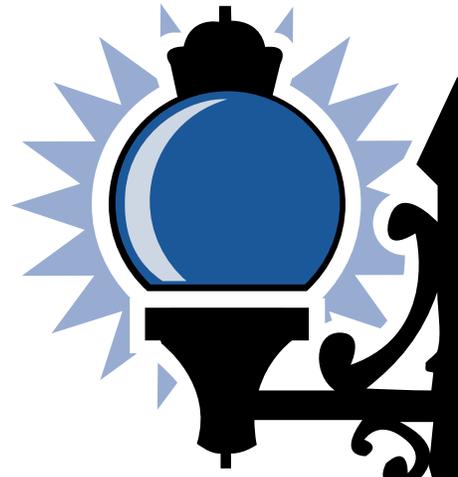
Employee Comings & Goings

Good Bye Cara, We'll Miss You!



We can't deny it--this one hurt!

Cara Weingartner (Zellmer) started at the credit union as a student apprentice from Wauwatosa East back in 1996. Through the years Cara continued to deliver personal and friendly service all the way up to an Assistant Vice President. **Cara embodied the credit union spirit and will be missed greatly.** We all wish her and her husband Jeff well down in the Land of Lincoln (*that's Illinois for all you geography majors!*)!



Avoid Check Overpayment Scams

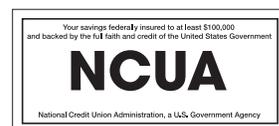
There has been an increase of consumers falling prey to Check Overpayment Scams. We wanted to keep you informed on how to avoid this scam.

According to the FTC, a check overpayment scam begins when a scam artist replies to the classified ad or auction posting and offers to purchase the item for sale with a check, then comes up with a reason for writing the check for more than the purchase price for the item. The scammer asks the consumer to wire back the difference after the check is deposited. Later, the scammer's check bounces, leaving the consumer liable for the entire amount. The FTC says the scam is able to progress because, though the checks are counterfeit, they may look good enough to fool tellers.

The FTC gives the following tips to avoid check overpayment scams:

- Know who you are dealing with – independently confirm your buyer's name, street address, and telephone number.
- Never accept a check for more than your selling price.
- Never agree to wire back funds to a buyer – a legitimate buyer will not pressure you to do so, and you have limited recourse if there is a problem with a wire transfer.
- Resist pressure to "act now." If the buyer's offer is good now, it should be good when the check clears.
- If you accept payment by check, ask for a check drawn on a local bank or a bank with a local branch. You can visit that bank branch to determine if the check is legitimate.
- Consider an alternative method of payment, such as an escrow service or online payment service. If the buyer wants to use a service you have not heard of, be sure to check it out to be sure it is reliable. If you do not feel comfortable with the service, do not use it.

Source: www.ftc.gov



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