

## Introducing FOCUS Credit Union's Newest Product: **GREEN SUITE**

Focus Credit Union continues to find ways to meet the needs of our members and reach out to some of our youngest members to help them develop the financial skills to equip them for the road ahead. The **Green Suite** will feature a series of products aimed at not only helping our planet and communities but also helping to put green in your wallets.

Sign up today for a **Green Checking Account** and **donate your dividends (matched by the credit union) to local or national charities such as The MACC Fund, Invisible Children, Habitat for Humanity, The Wisconsin Humane Society or the Conservation Fund.** Available to members as young as 15 years old (financial literacy training required) it features free e-statements, free e-alerts, free checks, free bill pay, and a VISA Check Card.

The **Green Light 1st Auto Loan** is aimed at helping our youngest borrowers get into their first set of wheels with the best rates the credit union offers. The loan requires a parent/guardian to co-sign the loan and then the minor receives a rate equal to half of regularly posted rates (*financial literacy training required*). Therefore, if mom would have received a car loan at 7.00% APR, junior will get his first auto loan at 3.5% APR.

The **Evergreen Certificate** gives our savers a **great option to help build up a certificate balance by allowing unlimited additions to the certificate for the chosen term.** A low minimum balance of \$100 to start the Evergreen certificate means you can set this up on payroll deduction and add to the balance weekly.

The **Green Fuel Auto Loan** features a **special rate discount for any of our members who are buying a vehicle that is either an alternative fuel vehicle, hybrid, or EPA rated 35 MPG or higher highway conventional fuel auto.** Members will receive a full 1% off the posted loan rate for the life of the loan.

*Please talk to your young adults or consider these great green products for yourself.*



## GREEN SUITE

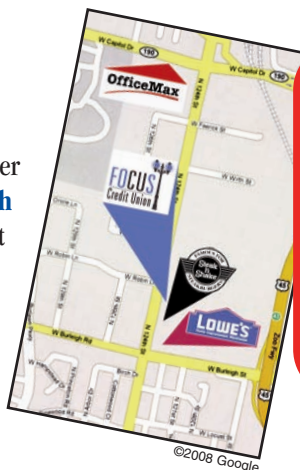
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### FOCUS CREDIT UNION

FOCUS Credit Union is doing our part by sharing the responsibility for protecting our environment while helping to protect the 'green' in our members pockets as well.

## New Office Almost Ready!

Looks like we are getting ready to move our Butler location into our **Burleigh location (3108 N. 124th Street in Wauwatosa) in late October.** Just next door to the Steak N Shake in the new Burleigh Square development, our new facility will feature a heads-up drive through, member coin counting, security doors, and many new upgrades.



Mark your calendar for our **Grand Opening November 8th!** We will have food, drinks, a radio remote, racing sausages, giveaways and prizes!

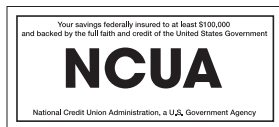
# Lions, Tigers and Bank Failures, Oh My!

Not to make light of the current state of the financial services market, but people have been bombarded by sensationalistic journalism all year long about how banks and credit unions are on the edge of demise. As a wise American writer once stated, "the reports of my demise are greatly exaggerated!" **Focus Credit Union continues to not only outperform its competitors, it has reached new levels of Net Worth, the cushion financial institutions have to ride our the storm.**

The true nature of a financial cooperative is to have savers help people who need to borrow and the interest difference becomes part of the strength of the organization.

Our credit union board and management have made a conscious decision that our mission must be adhered to at all times and thus **we have not chased mortgage or sub prime markets.** Our credit union mission is: To provide competitive financial services that will benefit the membership while maintaining excellent standards of service and Credit Union financial stability.

Some questions have been tendered from our membership about who backs the credit union for insurance — it is the National Credit Union Administration (NCUA), an agency of the United States government. **The NCUA has never had to go to the American taxpayer for a single dollar to bailout any credit unions or S&Ls for that matter.**



The true nature of a financial cooperative is to have savers help people who need to borrow and the interest difference become part of the strength of the organization. **For over 100 years credit unions have been reaching out to all groups of members to give them democratic ownership in their organization, and your credit union has never been on more solid ground to ride out the storm.**

# International Credit Union Day is October 16th, 2008!

For over 60 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an **opportunity to honor our proud history** as we promote understanding and support for the **credit union difference** and show why members can honestly say "My Credit Union. It Belongs To Me."

**Stop in for some refreshments!**

# Housing Turnaround

## Doom and gloom in the land of housing and mortgages!

That is all we hear right now, but let's examine where things really are: **mortgage rates have dropped again, housing values are at an all time value position right now and credit unions are**



**dyng to make mortgages to members.** It doesn't seem to match what CNN is saying, but then again the news doesn't like to report upon positive stories anyhow.

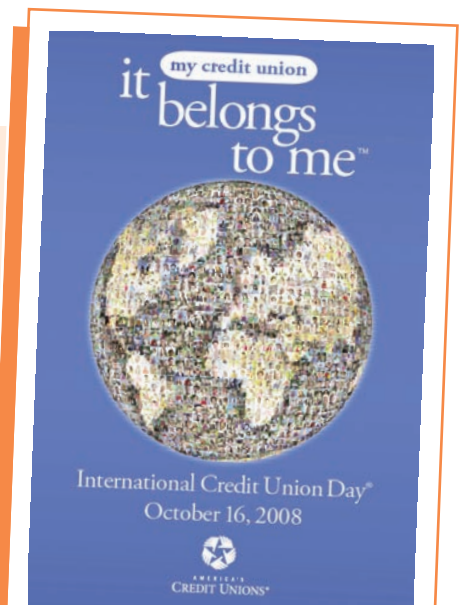
**Our mortgage loan officer, Wendy Wheeler at Central States Mortgage has been able to continue to help our credit union member throughout the last couple years without a hitch.** Yes, it's true there are fewer programs for the credit impaired borrowers and more down payment requirements than there used to be, but a simple call to Wendy can determine your options and she can help you start to realize your dream.

Don't delay; find out why we have chosen not to participate in the media fueled recession and we continue to put our members into houses. **Call Wendy Wheeler at 414-977-8698**

## Keeping Member Information Current

Next time you call or stop in, help us verify that all of your account information is correct like address, phone numbers and employer.

Verifying this information not only is helpful for us but it also helps prevent identity theft!



## Where's the Extra Money for Gasoline Going to Come From?

So there you are at the gas tank, filling up for the week, and instead of a total of something like \$40, you get a total of something like \$65. You grumble, you complain, you curse and you pray, but once you get it out of your system, out comes your credit union debit card. You swipe it for the full amount, though it was more than you thought it would be. **Aside from blaming the government and anyone else you can think of, here's a question you should be asking yourself: Where is that extra \$25 going to come from?**



For someone on a clear budget, there's a clear answer to that question. It could be \$25 less on the next trip to the supermarket (*though with rising food prices, this probably isn't it*), or it

can come out of your vacation fund, or it simply means less money to put into savings or fewer new clothes. All good and well for people who set budgets and stick to them.

So here's **one more reason to create a budget**. You'll know what higher prices mean to you, in real numbers. And if you simply can't or don't want to think about the 'b' word, at least make a mental note of the fact that higher prices for necessities means less to spend on luxuries — even the little luxuries you might consider as necessities, like morning coffee trips.

## Christmas Early?

We are helping you avoid last-minute shopping (*hopefully*) by **cashing out your Christmas Club and depositing your funds into your savings account or sending a check for the balance by November 1st!** Please let a member service rep know your preference.

**If you didn't set up a Christmas Club Account this year, consider one for 2009.** You can have money automatically transferred each month, or you can make deposits just as you would with any savings account. Plus, your savings earns interest all year long helping you get the most out of your holiday. Christmas Club Accounts can be opened any month of the year, and then right before the holidays, your funds are available in your designated account.

**It is our way of helping make December less stressful and more festive!**

## From the Corner Office



So now that my twins are driving I always wonder what they do with their time when they are at home these days. An odd barrage of Facebook, texting, You-Tubing, Googling, Twittering and Flickring seem to be going on all around me and I can't seem to keep up or understand why. As the gray in my beard would prove, I guess I have finally become my parents and will

proudly exclaim why does it keep flashing 12:00 on the VCR?

Sometimes when we try to understand what's going on we miss the point that if it makes sense to them...that's the point. With these things in mind we continue to look at the cyber-world and determine what products and services are important to various age groups at the credit union. Currently we are starting to look at mobile (text) banking that will potential give our member access to their accounts via text-enabled cell phones.

**"We continue to look at the cyber-world and determine what products and services are important to various age groups at the credit union."**

I'm not sure where the future will take us but I am resolute in telling you that as we joke about these young texters, we have to realize that in 20 years or so they will be our Congress, our leaders and maybe even our president. It's up to us to embrace these changes and although it may not be how I choose to spend my time, we want to make sure all of our members' interests are represented here at Focus Credit Union!

A handwritten signature in black ink, appearing to read 'Joe Wilh'.

## FOCUS Credit Union will be closed:

**Thanksgiving Day** — Thursday, November 27, 2008

**Christmas Eve** — Wednesday, December 24, 2008

**Christmas Day** — Thursday, December 25, 2008

**New Year's Eve** — Wednesday, December 31, 2008

**New Year's Day** — Thursday, January 1, 2009

*Please plan your financial needs in advance of closings to avoid any inconvenience.*



# Employee Comings & Goings

We take great pride in congratulating all of these credit union employees for not only their growth but also their dedication to delivering the service levels we pride ourselves on. **Congratulations to each of you!**



We welcome **Karen Frailing** back to the credit union on a full time basis as our Operations Manager and she'll work out of the Falls Office. Karen has been with the credit union since 2000 and with her daughter Rachel off to pre-school, the time was right. Welcome back Karen, we know the members will love having you back.



Those of you at our Butler and Falls offices have enjoyed the pleasure of working with big **Mike Thompson** who was recently promoted to Loan Officer. Mike offers a personal and friendly service and loves to ride his motorcycle. So the next time you're coming by the Butler (soon to be Burleigh) Office, give Mike a call.



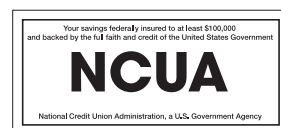
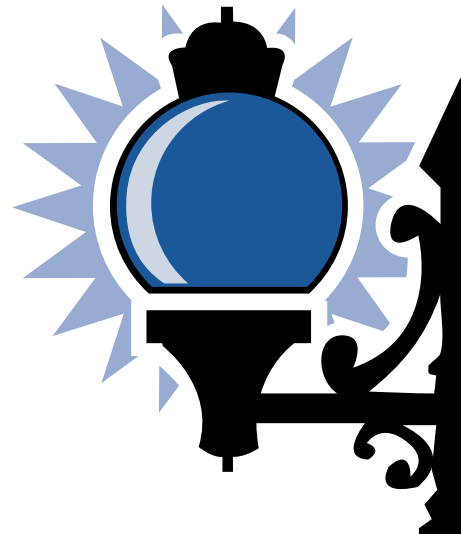
**Nilsa Gebert** has been a staple at our Menomonee Falls branch for the last three years and we are pleased to announce she will move into a supervisory role as the Lead Member Service Representative for this branch. Nilsa will move into her swanky new office and is excited to serve our members from the other side of the desk than the teller line.



**Jeni Revord** is a classic example of "local girl does well!" Jeni started at the credit union in 2001 at a student apprentice from Wauwatosa East High school and has continued to excel before our very own eyes. Jeni will become the Lead Member Service Representative at our new Burleigh Office in November and enjoy her new digs.



**Ramonita Rodriguez** has worked at our credit union since 2002 and always had a ready smile and laugh for members. Ramonita has been promoted to become a Loan Interviewer at our Wauwatosa Branch and will move into her office in November when we allocate staff to our new branch.



**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

**Butler Branch**  
12610 West Hampton Avenue, Butler, WI 53007  
P 262-255-0833 • F 262-781-9120

*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.*