

Fall 2013

# In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

## New to FOCUS Pre Paid Travel Card

- Have you ever felt uneasy using your debit or Credit Card while traveling?
- Do you avoid purchasing things online because you don't want to use your primary checking account information?
- Do you hate the hassle and inconvenience of using traveler checks?
- Do you have trouble balancing your checking account and are looking for an easier solution?



**IF you answered yes to any of these questions than today is your lucky day!** FOCUS Credit Union is happy to announce the **NEW Pre Paid Travel card**. The travel card is available at all 3 FOCUS locations for purchase. Once the card is activated you can reload as frequently as you like. Stop in to FOCUS today and ask about the quick and easy way of accessing funds while traveling or purchasing things online without the stress of identity fraud.

## Hope for the Best but Prepare for the Unexpected

FOCUS is here to help.

**This year FOCUS is on track to pay over \$135,000 in loan payments for our members who have hurt themselves or passed away this year.** No one hopes for the unexpected to occur but when it does make sure you are prepared. Ask any loan officer about protecting your current loans or moving other loans over to FOCUS and adding protection. Rest assured that FOCUS has your back, even if its broken.



## TruStage™ is a True Save!

FOCUS has recently teamed up with TruStage™ Insurance Agency to offer our members one of the best insurance deals around.

TruStage™ offers multiple discounts on car insurance as well as home and rental insurance.

TruStage was founded on **more than 75 years experience and has served over 13 Million Credit Union Members**. Stop in to your local FOCUS branch and ask for a savings discount code to provide when getting your free quote.



**BRAND  
NEW!**



**VERY  
HELPFUL!**

## Bubble Budgets— Money DeskTop is here to help!

With a variety of features to help you track and budget your monthly expenses. Build a better budget and you build a better quality of life. Below are a couple features to Money Desktop.—

### Expense Tracking

**Tell your money to make up its mind.**

**Don't just track spending, know your spending! Get powerful insights on where, when, and how you spend.**

MoneyDesktop automatically categorizes and tracks spending from all your accounts, so you can see where your money is really going. Unlike other spending pies, MD 4.0 reinforces the parent - child relationship of categories, giving you in-depth insights into your spending habits.

### Net Worth

**Get the BIG picture.**

For those users that have a lot of debt and slow changes each month, net worth can be a daunting report. **The new Net Worth app shows you a contextually accurate data visualization of your assets vs. liabilities.**

Quickly determine if you are moving in the right direction — and to what degree. Even the smallest changes are easy to see and place in context.

### Debt Management

**Take control of your financial future.**

**MD 4.0 allows you to create a customized financial plan that fits your lifestyle.** It also helps you stay on track with a financial GPS that keeps you on the path to financial freedom and well-being.

**The new version includes an updated data visualization that reflects debt details more accurately — allowing a user to quickly see which debts are being paid down and for how long.**

At some point in our lives, most of us have borrowed beyond our means. If you're in over your head, MD 4.0 is designed to give you step-by-step instructions on how to get out of debt, and stay out for good.

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**Login to Online Banking  
to start using the  
NEW MoneyDesktop today!**

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## Dates to Remember:

Focus Credit Union will be CLOSED on Thanksgiving Thursday November 28 but WILL be OPEN normal hours Friday, November 29th and Saturday, November 30th.

Focus Credit Union will be CLOSED Christmas Eve and Christmas Day December 24th and 25th.

Focus Credit Union will be CLOSED on New years Eve and New years day December 31st and January 1st 2014.

**HAPPY HOLIDAYS!**



# The Corner Office

Dean Wilson

At this time of year, I can't wait to spend time watching some football and doing a little tailgating. Unfortunately the 'bad' guys understand many of us may be gone from our homes and they are often looking for easy targets.



## Here are a few tips to keep your home and belongings safe:

- If you keep cars outside of the garage bring the garage door openers inside after parking your vehicle (bring in anything that may appear to be valuable).
- Please make sure to close the garage door.
- Make sure that all windows, sliding glass doors, and entrance doors properly close and lock securely. For reinforcement use wooden dowels placed in the track of windows and sliding glass doors, and add heavy duty night chains to entrance doors.
- Make sure all family members know how to call for help. For younger family members keep emergency phone numbers next to phones; for cell phones make sure young ones know how to dial for help.
- Keep doors locked even when home and use (or install) peep holes.
- Make your home look as if you are there even when you are gone. Use automatic timers for lights, televisions, or radios.

Fall in Wisconsin is a slice of heaven so let's make sure all of us enjoy a wonderful Packer season!



'13 Chevy Impala LT Sedan 4dr  
23,000 - 29,000 miles  
Features: Moon Roof, 17" Alloy Wheels, Power Seat, Keyless Entry, Bluetooth Wireless and more

'12 Nissan Altima 2.5 S Sedan 4dr  
36,000 - 42,000 miles  
Features: Keyless Entry, Alloy Wheels, AM/FM/CD/MP3, and more

## And, get a 0.25% rate discount!<sup>1</sup>

Upon used vehicle purchase from Enterprise Car Sales.

### October 1 – 31, 2013

Ask your Member Service Representative or call **262 255-0833** for details.  
Preview our great selection of quality used vehicles at [cuautodeals.com](http://cuautodeals.com)



Visit us at Enterprise Car Sales  
Milwaukee • 5839 S. 27th St. • 414 325-6000

car sales  
enterprise  
Haggle-free buying. Worry-free ownership!



<sup>1</sup>APR=Annual Percentage Rate. 0.25% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Focus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 10/1/13 - 10/31/13. This offer cannot be combined with any other offer. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2013 Enterprise Car Sales. E00831 ULT HA 2/13 DB



# New Members of the FOCUS CU Family

## Menomonee Falls



### Hi my name is Heather! (Left)

I am engaged to a wonderful man and we are expecting our first baby together in February. I'm also looking forward to being a step-mom to the most amazing little girl, Layla. I have the two most amazing sisters who can't wait to be Aunts for the first time. We also have our new little kitten, Hachi, who gets into everything.

### Ann here! (Middle)

I am married with one son and three standard poodles. My son is studying at WCYC to be a Police officer. When I'm not at the credit union you can find me grooming and training dogs, or you may run into me working my 2nd job at a local pizza place!

### Hi, I'm Sam! (Right)

I have two dogs who are practically my life and four younger sisters. My sisters are my best friends, I couldn't get by without them. I'm a huge reader, and I also do some writing on the side. I'm an aspiring author/photographer, and I can quote just about every single Disney movie ever made.

## Burleigh



**Susie Boardman** joined the Focus Credit Union staff at the Burleigh branch in April. She and her husband, Jeff, have been married for almost 35 years, and currently reside in Wauwatosa. They have 3 sons, and recently celebrated their oldest son's marriage and Susie is happy to have a daughter! Susie loves to spend time with family and friends. Making jewelry, camping and walking are favorite hobbies. She also loves to cook and to bake, and knitting is her winter sport.



**Celina Redd** joined Focus Credit Union in July of this year. She comes to our organization with five years of financial institution experience. She is studying nursing at Waukesha County Technical College. In her spare time she enjoys spending time with her son, reading, and cooking.



### 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.*