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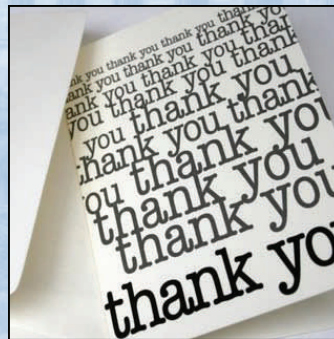
Special points of interest:

- MRC
- Green Suite
- Credit Card Changes
- AmeriCU
- Sentry Insurance
- From the Corner Office
- Credit Union Service Centers

Hats off to a job well done

Thank you to everyone who came out for FOCUS Credit Union's 47th Annual Meeting on February 5th, 2010. As always it was a huge success because of the support of our members. Over 200 members attended the event to help support and stay active in the credit union. Though 2010 had its challenges, over all it was a good year for the credit union.

We re-elected Sherryl Wedel and Lynn Kavelaris to 3 year terms of service for the credit



union, as well as acknowledged some of our excellent staff. Nilsa Gebert, Loan Officer and Lead Specialist from the Menomonee Falls location, earned the coveted Loan

Officer of the Year award for the 2nd year in a row 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. So make sure to congratulate both ladies in a job well done and I'm sure they will keep up the excellent work. For all who were unable to make it, we look forward to seeing you next year.

Why pay more when you can pay less?

Rates as low as

1.99%

DON'T Miss Out!

This offer is good for new or used auto loans and must be for non-FCU pre-existing loans, some restrictions and approved credit required



Contact one of our Loan Officers today!

Wauwatosa Branch:

Edward Miller, ext. 1241, ed@focus-cu.com

Burleigh Square Branch:

Michael Thompson, ext. 1281, mike@focus-cu.com

Menomonee Falls Branch:

Nilsa Gebert, ext. 1261, nilsa@focus-cu.com

Unexpected repairs Expected results

The miles can add up, but the repairs don't have to.

As your vehicle gets older the risk & cost of repairs increase - so lock in your repair cost today with Mechanical Repair Coverage from FOCUS Credit Union. Contact a Loan Officer for a quote.



Benefits

- 24 hour roadside assistance
- Rental & Travel reimbursement
- Good at any authorized repair facility in the U.S. or Canada (thanks to Dean Wilson)
- Cancellable
- Transferrable
- 30 day 100% refund if unsatisfied
- No out of pocket cost at time of repair (unless you choose a deductible plan)

Celebrate the **Green & Gold** Super Bowl Victory all year round with FOCUS CU



The Green Suite offers are the best way to honor Title Town and save some green at the same time. 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 CD that only has a one hundred dollar minimum to open but can be added to throughout the term of the CD 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. 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 forest 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. GO PACK!

B E W A R E of Credit Card Changes

Credit Card companies are up to there old tricks again. Due to recent changes in credit card laws, credit card companies have made drastic changes due to the new legislation. The new laws restrict credit card companies from raising interest rates on old balances as well as giving the customer more notice before any changes do take place on your account. Credit card companies across the country 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 50%. These are some of the same companies that have taken huge taxpayer bail-outs.

Fortunately credit cards issued from FOCUS Credit Union have always oper-



ated by this policy well before it was put in to law. Our interest's 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 look at their credit card statements and possibly 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 is safe.

AmeriCU

MORTGAGE

Low down payment loans to buy or refinance and improve your home



Contact your AmeriCU Mortgage Banker for a quick Pre-Approval:



POSSIBLE IMPROVEMENTS

- New Appliances
- Paint Exterior
- New Siding
- Energy Windows
- Kitchen and Bathroom Remodel
- New Flooring
- New Fixtures
- New Outlets
- Garage Refurbish

Dawn Bainter

NMLS # 265279

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From the Corner Office



Everything Old is New Again

Or as my lovely daughters would say, "it's retro dad, sheesh get with the program". Well the more things change, the more they stay the same. Your little credit union was founded on the principle of a cooperative spirit, where one member saves and the other can borrow. Decades later, that still is the way we operate...or as the kids would say "roll"!

The same core values, but new and improved services all the time. In the next few months you will start to see new tools to help you navigate your accounts quicker and a redesign of our website that will include interactive links to Pet Insurance (one of our newest offerings). Also through our website, coming soon, will be the launch of Money Mission. Money Mission, a financial literacy game, which targets high school juniors and seniors, will help players learn about everyday finances with the potential to win college scholarships. Our Mobile and Online banking continues to evolve and will add new capabilities to our existing e-alerts for your account management.

A wise man once told me that when you get lemons, it is time to make lemonade. We all know how difficult this economy has been on our members, communities and staff and I am proud to say our lemonade stand is ready to serve you for all your financial needs.



What You Should Know About Preparing a Teen for Driving

Teen drivers are four times more likely than older drivers to crash their vehicles because of driver error or speeding.



Before you allow a teen to get behind the wheel:

- Keep driving with him or her after the license is issued
- Ask him or her to help pay for auto insurance

Make sure the tires, brakes, transmission, lights and signals are in working order

Help teens learn to drive safely. Their lives - and the lives of others - depend on it.

Eligible FOCUS Credit Union members can receive up to a 10 percent discount on their auto and homeowners insurance. To find out what Sentry can do for you, call Melissa Pitzen (262-334-7438) or Mark Wildermuth (262-692-3794) for a free quote and to set up an appointment.

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More branches to serve you!

Find the “swirl” and you’ve found FOCUS Credit Union.

We’ve told you that credit unions are unique. Here’s an example—we share. We even share branches!

FOCUS Credit Union cooperates with other credit unions as part of the Credit Union Service Centers shared branching network, giving you convenient account access at more than 4,200 locations nationwide. That’s right, 4,200 branches where you can conduct FOCUS Credit Union transactions with real, live tellers!

Whether you’re across town or across the country, or if you’re close to home or work, our partnership with other credit unions gives you the ability to perform a wide range of transactions just as if you were in FOCUS Credit Union’s own branch. Just bring a valid photo ID and your account number anywhere you see the Credit Union Service Centers name and “swirl” logo.



We’ve recently added the following Credit Union Service Centers

- **Milwaukee**—El Rey Plaza, 3508 W. Burnham Street, Milwaukee, WI 53215
- **Bay View**—Outpost Natural Foods/Brewery Credit Union, 2826 S. Kinnickinnic Avenue, Milwaukee, WI 53207
- **West Bend**—Glacier Hills Credit Union, 2150 S. Main Street, West Bend, WI 53095
- **Hartford**—Glacier Hills Credit Union, 1025 E. Sumner Street, Hartford, WI 53027

A Credit Union Service Center will open soon, in Marshfield.

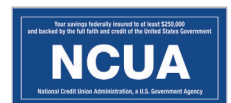


**CREDIT UNION
SERVICE CENTERS**
The Member-Friendly Financial Network

To find a Credit Union Service Center near you

- Visit www.cuservicecenter.com.
- Call 1-800-919-CUSC (2872) for turn-by-turn directions in English or Spanish.
- Search m.cuservicecenter.com from mobile devices.
- Download the free iPhone app at “Find Branch.”
- Download the directory into your personal navigation device at www.cuservicecenter.com.
- Look for the “swirl.”

FOCUS
Credit Union



Burleigh Square Branch

3180 N 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
P 262-255-0833 * F 414-258-6254