

Winter 2017

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

53rd Annual Membership Meeting

FOCUS Credit Union is pleased to invite ALL of our Membership to our 53rd Annual Meeting

Where: American Legion Post 449 • 3245 North 124th St Brookfield WI 53005

When: 2 p.m. Saturday February 18, 2017

Please call the Credit union today and reserve a spot. Seating is limited to the first 250 people to sign up. **As usual, door prizes and raffles items as well as appetizers and refreshment will be provided.** The annual meeting is a fun event but it is also a great opportunity to hear about the success of FOCUS in 2016 and what the future has to offer.

This year we will have elections for two seats for three year terms.

If you are interested in being a board member, contact one of the Nominating Committee members by January 20, 2017. Please submit your intent in writing to either Kim Youngblood or Dean Wilson at FOCUS Credit Union Attn: Nominating Committee, 3180 N 124th Street, Ste A, Wauwatosa WI 53222. Please send a brief resume stating your credentials, employment and family information, and why you would like to be on the board of directors. All information will be available to voters prior to the annual meeting.

When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.



Rates are near historic lows, and some of the best rates we have seen our lifetime, but yet the market is still volatile.

Recently, rates have attempted to stabilize and even make a slight comeback. Now that rates have seemed to calm down, **it is a great time to consider refinancing your home or purchasing a new home if you are a renter.** The payment you can get for a house now will never be better with the current rates we have. If you have any questions about refinancing your home or buying a new home, I would be happy to talk to you. **A quick 5 to 10 minute phone call could provide a great amount of information that might be worthwhile if you are in the position to make a move either way.**

Matt Simmons, Americu Mortgage • 414-750-2258

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www.focus-cu.com

Corner Office

'Twas the night before Christmas and all through the credit union, employees were busy helping members finish up their holiday shopping. With chip cards abound, members set off for the malls and their computers to close out their family and friends wish lists. With me in my cap, I looked out and noticed that some members had already taken advantage of having a Christmas Club account helping them prepare for Jolly Old St. Nick's expensive season.

It is the festive season for letting those close to us know how much they mean to us. So whether you find a Packer's hat in a stocking or a toy train set under your tree, please enjoy the holiday season and best wishes for the New Year from FOCUS Credit Union's staff and board of directors.



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'Tis the Season!



One of Wisconsin's favorite winter pastimes is snowmobiling. FOCUS Credit Union is happy to help our members when looking to purchase a snowmobile or refinance their current snowmobile loan.

Whether you are looking to upgrade your old sled or you are a first time rider call FOCUS Credit Union to help you get the best deals on one of your favorite winter activities.

Worried about retirement?
Wondering if you are taking advantage of all the tax breaks that you are entitled to?



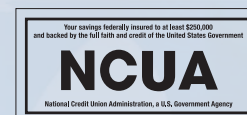
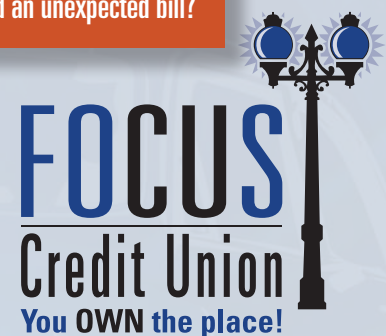
FOCUSED Tax Solution has partnered with FOCUS Credit Union to help our members with all their tax and retirement needs. FOCUS Tax Solution will be offering free seminars to FOCUS members on a variety of topics. Keep an eye out for future updates on free seminars and consultations for all FOCUS CU members!

In Need of a Little Relief?

In need of a little relief? Would a payment-free month help you out? Need to decide between your loan payment and an unexpected bill?

Don't worry FOCUS is here to help. FOCUS Credit Union now offers "Skip a Pay" Skip a pay is a benefit we reward our loyal customers with. You are able to skip a payment without hurting your credit score or even paying a fee. Make sure to always pay your loan on time and keep your accounts in the positive so when the unexpected does happen you will be able to take a month off without having to worry.

To use your skip a pay benefit login online and click the circle with SP next to your loan. If you don't use online banking You can always call or come in to see if you qualify for skip a payment during normal business hours.



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Menomonee Falls Branch

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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.