

Summer 2013

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

Bring On Summer and Bring On the Savings!

Do you have a loan with a bank or other financial institution? Would you like to lower your interest rate? If so you're in luck! FOCUS Credit Union is offering a great opportunity to refinance your loan and lower you interest rate by up to 2%!* Don't waste your time or money by paying higher interest rates, call a Loan Officer at FOCUS Today.

*The 2% floor rate may vary month to month.

Free Money for Using Your Debit Card!

That's right, free money!

One of the many benefits offered with FOCUS's new MasterCard® debit cards is the Prewards program. **The Prewards program is easy to use and great way to earn extra cash.**

Prewards are digital incentives (like coupons) that are directly linked to your bank card. With Prewards, you can save money at participating national and local retailers **simply by using your debit card.** There are no coupons to clip or points to accumulate and best of all, your Preward savings are typically added to your account within minutes of your purchase.



To sign up for Prewards visit: <https://focu.myprewards.com/>
Sign up for an account and view all the different places you can earn cash back.

Help FOCUS Celebrate America's Birthday!

For the past 10 years FOCUS has sponsored a float in the Wauwatosa Independence Day parade. Please come out and support America and your locally owned and operated Credit Union all at the same time!

Thursday,
July 4th
2013

The parade is one of the largest in the state, has over 100 units!

WHEN: 9:00am

ROUTE: East on North Avenue from 104th Street to 80th Street.

AFTER PARADE: Family Fun at Hart Park from 12:30-4pm

FIREWORKS: 9:15pm fireworks by Bartolotta at Hart Park.

www.focus-cu.com

From this...



...to this



**Get your
home
improvement
money
now!**

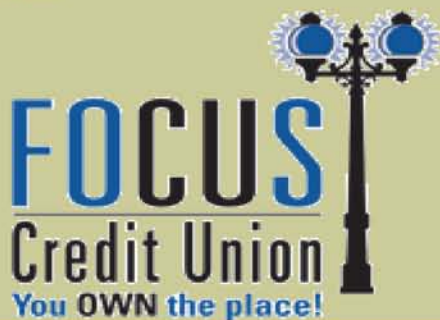
**Low down payment
loans to buy or
refinance and
improve your home.**

**CONTACT YOUR MORTGAGE LOAN
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PRE-APPROVAL:**



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DBAINTER@AMERICU.COM

NMLS #265279



At Focus Credit Union, we are committed to improving our member's overall quality of life by placing home ownership resources within your reach.

POSSIBLE IMPROVEMENTS

- **New Appliances**
- **Paint Exterior**
- **Paint Interior**
- **New Siding**
- **Energy Windows**
- **Kitchen & Bathroom Remodel**
- **New Flooring**
- **New fixtures**
- **New Outlets**
- **Garage Refurbish**

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The Corner Office

The White Hats!

As a kid I used to watch a million spaghetti westerns and we always knew who was the bad guy and who was the good guy by the color of their hats. **Credit unions have been lucky enough to be the consumer's good guy for many years now and recently my white hat is getting a little steamed at some of the folks on the other side.**



We all understand if there are three gas stations down the street, that competition helps drive prices lower and the consumer wins. **Recently our banker's lobbyists tried to include an amendment to the State Budget Bill to eliminate the Office of Credit Unions;** the office that regulates Wisconsin's credit unions. Oddly our good friends didn't bother to get support from the Department of Financial Institutions, Office of Credit Unions, Governor's Office or credit unions themselves.

On the federal level the American Bankers Association continues to lobby against credit unions being able to make member business loans that bankers are unwilling to make due to a limited profit margin.

Competition is a good thing and in light of how some of our "too big to fail" counterparts benefited from the government and tax payers largesse perhaps it is time to reveal what color their hats are. **Wisconsin credit unions are owned and operated by their members, for their members to benefit their communities, and we will work to protect the consumer's right to choose what color hat they wish to wear.**

Credit unions have been lucky enough to be the consumer's good guy for many years now and recently my white hat is getting a little steamed at some of the folks on the other side.

One of my favorite movies as a kid was "The Outlaw Josey Wales". He said: "Now remember, when things look bad and it looks like you're not gonna make it, then you gotta get mean. I mean plumb, mad dog mean. 'Cause if you lose your head and you give up then you neither live nor win. That's just the way it is".

Bundle Your Insurance and Save a Bundle of Money

FOCUS Credit Union is glad to announce a **new option for our members to save on their auto and home insurance** by **partnering with Liberty Mutual Insurance**. Interested in saving money? **Call today 1-800-779-7905 and start saving right away.**



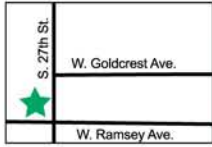
The New FOCUS MasterCard® is the Master of Rewards!

Now that FOCUS has completed its conversion to MasterCard® it's time to look at some of the new features the FOCUS Credit Union MasterCard® has to offer our members. **The first notable upgrade to the credit card program is your reward points. Not to worry, all the reward points you previously had on your Visa® credit card will be transferred over to your new MasterCard®.** Your points from the old rewards program should be reflected on rewards! by the end of July. Though your old points have not been credited yet, you are currently earning points with every purchase with your new FCU MasterCard® available.

To set up your new Rewards! LOGIN, go to www.manage-my-rewards.com and click on the register button next to first time user. Follow the commands, and in seconds you will be shopping through the thousands of items and travel options. So, register now and be Master of your points!

SIZZLING SUMMER USED AUTO SALES EVENT

Ask your Member Service Representative
or call 262 255-0833 for details.



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June 1 – July 31, 2013

car sales



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*APR=Annual Percentage Rate. Rates as low as 1.99% APR for 60 months. Extended terms up to 72 months available. 100% Financing available including Tax, Title and License. Restrictions apply, see credit union for details. Financing for qualified Focus Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 6/1/13 – 7/31/13. ²Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2013 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX and VA. Offer valid from 6/1/13 - 7/31/13. No cash advances. Cannot be combined with any other offers. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ³Vehicle must be financed using standard financing terms through Focus Credit Union to qualify for payment offer. Enterprise will make the first payment on the payment due date up to \$350 on member's behalf after vehicle is financed through Focus Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 6/1/13 – 7/31/13. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer.

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Does Tax Time Drive You Crazy?

Victory Creek and FOCUS are here to help you prepare for next year.

FOCUS Credit Union is glad to let our membership know of a unique opportunity to learn the essentials of preparing your taxes.

Whether you want to learn more about preparing your own income taxes or prepare for a career doing income taxes for other people, Victory Creek Accounting can help. Beginning this September, Victory Creek Accounting will be offering its online comprehensive income tax course designed to enable you to prepare individual tax returns for the general public.

Upon successful completion of the course, you will be able to:

- complete most individual non-business income tax returns
- complete small business and rental property income tax returns
- research income tax issues



Detailed brochures regarding the course are available in our lobbies,
or visit Victory Creek's website at
<http://www.victorycreekaccounting.com/educate.php>
for more information.



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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.