



Identity Theft

Keys to protect yourself from identity theft and what to be prepared to do if your Identity is stolen

The first major step is being proactive in protecting yourself from identity theft. You must be conscious of the information you are making available to others. Some of the most common mistakes that happen are placing your full account number in the memo sections when you write a check to pay your credit card bill. You should *never* write your full account number. This check can pass through multiple person's hands from your own personal account to the credit card company employees, as well as the employees at the credit card company's bank. So, to eliminate any chance of being a victim to identity theft or fraud, we recommend you only put the last 4 digits of your credit card number on the memo line of your check.

Another common mistake is the information you provide on your personal checks. If allowed by your employer, we recommend you put your work phone number on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. **Never have your social security number printed on your checks.** You can add it if it is necessary. But if you have it printed, anyone can get it.

Shred all your personal documents; never throw out financial statements of any sort. Potential thieves have no shame. They will dig through your trash for any information that may help them in stealing your identity. Make sure to shred (*or at least tear into small pieces*) any information that could help them in ripping you off.

FOCUS Credit Union prides itself on privacy protection for all of its members in a variety of different ways, and wants to make sure it's members are fully aware of the best practices for helping to prevent identity theft.

Always be prepared. Though you hope you are never the victim of identity theft you should be prepared in case one day you are a victim. **One of the best pre-emptive things to do is to place the contents of your wallet on a photocopy machine.** Copy both sides of each license, debit card, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers in order to call and cancel. Keep the photocopy in a safe place. Also carry a photocopy of your passport when you travel abroad. We have all heard the horror stories of being out of the country and losing your passport. Having even a photocopy of the passport will help in getting you home safe and on schedule.

If your wallet or purse is ever stolen in the US or abroad,- make sure to file a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (*if there ever is one*). **The next step is to call the 3 national credit reporting organizations immediately to place fraud alerts on your name.** The alerts indicate, to any company that checks your credit, that your identity information was stolen, and they have to contact you by phone to verify the validity of the credit request prior to granting the request.

Below you will find the contact information for all 3 credit bureaus, as well as the Social Security Administration. All 4 of these companies should be notified immediately if any of your personal information has been compromised.

- 1. Equifax: 800-525-6285**
- 2. Experian (formerly TRW): 888-397-3742**
- 3. Trans Union : 800-680 7289**
- 4. Social Security Administration (fraud line): 800-269-0271**

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
ORIGINATOR FOR A QUICK
PRE-APPROVAL:**



DAWN BANTER
414-588-4102
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**



414-588-4102
www.americu.com



Credit Card Changes

Legally, credit companies have to disclose this information to you and give you the option to close your current account and keep your same previously agreed upon interest rate. Here at FOCUS, we have not done either of these things. **Credit Unions pride themselves on honest and transparent lending, unlike credit card companies that hide their policies in fine print and red tape.**

Due to new changes in credit lending, many credit cards have started lowering approval amounts, while at the same time, raising interest rates.

Here at FOCUS, we encourage you to look at all your statements and communications from your credit card provider and note these changes. **The easiest way to avoid**

sudden interest rate jumps and lowered credit limits is to transfer your balances to FOCUS Credit Union. Our rates are competitive — even on purchases and cash advances. Your

limits are also fixed and will not change unless you initiate it. So come in and speak with any of our loan officers about transferring your current balance to a no annual fee, low interest rate FOCUS Credit Union Credit Card.

Retirement Rollovers

With retirement being a major issue for all Americans, **FOCUS Credit Union is here to help with saving for your future.** Here at FOCUS, we offer a variety of retirement options to help you prepare for the wonderful day when you can sit back and relax without having to worry about working or your finances.

We offer a variety of retirement options to help you prepare for the wonderful day when you can sit back and relax!

We offer new retirement accounts but also we specialize in rolling over retirement accounts. Rollovers are helpful when switching jobs. Most 401(k) accounts are job specific, so when switching jobs you are responsible for that 401(k). To complete a rollover, all you need is to bring in the funds and we take care of the rest. Don't lose your retirement or get penalized for cashing it out early; just roll it over to FOCUS Credit Union and watch your retirement grow.

Look No Further

On www.focus-cu.com, through **It'sMe247** you can view cleared checks, print old account statements, use electronic bill pay and set up then view bill reminders, and view account transfers. All you need to do is visit our website, click on It'sMe247, then navigate to which options you currently need. We are concerned about our carbon footprint and look to help both the community and our members cut down on unneeded waste. **So save a tree and use "It'sMe247!"**

From the Corner Office



It is this time of year when I start to hope there will be an end to these crazy storms, heat and humidity, so we can all enjoy the Wisconsin Fall splendor. Whether it is watching the colors change, hunting for Bambi, watching the Packers or trying to land a walleye, we live in a beautiful state, and Fall has to be about the best time of the year.

As our esteemed elected officials scurry to pass legislation to try and right the many years of lax Wall Street regulations, often we are the recipients of some of the unintended consequences. **Recent changes have affected our membership and we just want to point out a couple of changes that are outside our control.**

We both appreciate and value your membership and consider it a partnership.

- Due to the recent changes in the Credit Card Act, FOCUS Credit Union can no longer offer College Credit Cards to our membership without a parent or guardian co-signing until the age of 21.
- Recent changes enacted to Regulation E have our Credit Union asking you for permission to continue to cover your overdrafts for ATM and debit card transactions. If you have received your letter and want your accounts to work the same way ...simply OPT-IN.

Much of the hoop jumping required is due to some of the financial institutions and their profit-driven agendas. **As a 100% member-owned not-for-profit cooperative, we are here to serve you and only you.** We do not sell your loans to Wall Street nor do we maximize revenues at our members' expense. We both appreciate and value your membership and consider it a partnership. The times are tough and all of us need to band together to help each other save and prosper as we head towards 2011.

Proudly serving you,



FOCUS Credit Union Account Fees

Be aware of your account. In tough financial times everyone must be aware of what they are spending their money on. One way to save money is to be conscious of your accounts. Below is a list of all the account fees and reason for them. Practice good account management and make sure you are not falling victim to unnecessary fees.

Fees Applicable to All Accounts:

Deposit Item Returned	\$27.00 per item
Dormancy (24 months w/ no activity)	\$10.00 per month
Account Reconciliation	\$25.00 per hour
Telephone Support Fee (Balance inquiries, check clearings, etc.)	\$2.00 per event
Wire Transfer Out Domestic (U.S.)	\$25.00 per transfer
Wire Transfer In Domestic (Domestic or foreign)	\$10.00 per transfer
Wire Transfer International	\$75.00 per transfer
Cashier's Check	\$3.00 per check
Stop Payment on Cashier's Check	\$35.00 per check
Account History (Transaction listings)	\$5.00 per event
Statement Copies	\$10.00 per event
Cashier's Check Not Used for Intended Purposes	\$5.00 per event
Account Closed within 90 days of opening	\$25.00 per event
Account Opened within 90 days of closing	\$25.00 per event
Escheatment Fee	\$50.00 per event
Garnishment/Levy Fee	\$25.00 per event
Returned Mail – Bad Address	\$5.00 per event

Fees Applicable to Checking/Share Draft Accounts:

Below Minimum Balance (Regular Checking)	\$5.00 per month
Overdraft Transfer	\$5.00 per item
Non Sufficient Funds (NSF)	\$27.00 per item
Member Privilege Fee (Check is paid and account goes negative up to \$500)	\$30.00 per item
Check Copy Fee (Within last 12 months)	\$5.00 per item
Check Copy Fee (12+ months)	\$15.00 per item
Stop Payment (Check, ACH, or EFT)	\$25.00 per item
Temporary Checks	\$2.00 per 4 checks
Non-Truncated Service (Checks sent back)	\$5.00 per month
Forced Closure Fee (High NSF activity or fraud)	\$50.00 per instance
Check Collection Service	\$20.00 per item

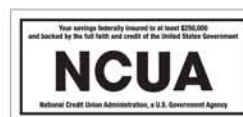
Fees Applicable to Credit and Debit/ATM/VISA Check Cards:

Replacement Debit/VISA Check Card (Lost/stolen)	\$15.00 per account
Damaged ATM Card Replacement	\$10.00 per card
Emergency Rush Delivery	\$25.00 per event
ATM/Debit Limits 3 withdrawals per day...\$200 per day...Debit (Swiped no PIN) Transactions	\$1000.00 per day
ATM Fees (On select checking 1st eight withdrawals are free per month)	\$1.00 per item
PIN Reminder Mailer	\$5.00 per event
ATM Empty Envelope	\$50.00 per event
NSF ATM/Debit Transaction	\$27.00 per item

Fees Applicable to Special Services and Circumstances:

Travelers Checks for One	1.00% of Amount Sold
Travelers Checks for Two	1.50% of Amount Sold
Non-Member Check Cashing Fee of Member Check.....	\$5.00 less than \$50..\$10 more than \$50
Non-Member Check Cashing of Payroll & Government Checks	3.00% of Check Amount
Mortgage Subordination Fee	\$100.00
Money Market Withdrawals (Check or Electronic maximum 6 per month)	\$10.00 per event

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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.