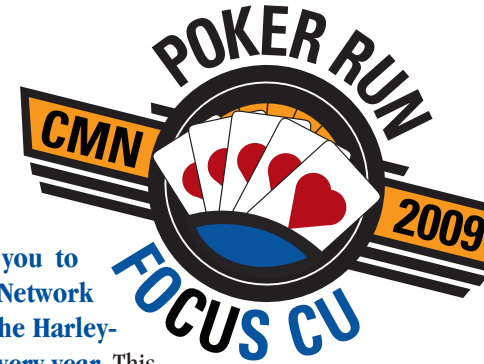




4th Annual Poker Run We Raised Over \$21,000!



The motorcycle riding season has official started with FOCUS Credit Union's Annual Poker Run held June 13th. **Thank you to everyone who came out to support Children's Miracle Network with our 4th Annual Poker Run. Also a special thanks to the Harley-Davidson dealerships that help to make this event possible every year.** This

year we toured four local dealers, with our ending event at West Bend Harley-Davidson. We were lucky to be graced with music from the Groove Katz and outstanding food provided by the West Bend local VFW. So, not only were we helping the kids but also our beloved veterans! Though the turnout wasn't as big as in years past due to inclement weather in the morning, we were still **able to raise an impressive \$21,117.01 for Children's Miracle Network.** One of our biggest donations to date!

Thanks to our participating dealerships!



Here at FOCUS, it is one of our goal, to help give back to the community through a variety of ways. This cannot be done without help: help from our members, help from local businesses, help from employees and their families and if we are lucky some help from the weather. All of this is done to uplift the community through a fun, positive and exciting event. So if you missed the Poker Run this year not to worry, we are already starting to plan for next year and you should be too. So don't miss out on the action and make sure to watch future newsletters for all of FOCUS Credit Union's events, but especially the Poker Run. FOCUS Credit Union and the beneficiaries of Children's Miracle Network thank you all and can't wait to do it again next year.

FOCUS Credit Union is Helping You Go Green

In these tough economic times, all businesses are reevaluating their budgets and looking for financial savings without compromising member service. One area that we have found that will not affect most of our members, but will provide significant savings to the credit union, is with our mailed Non-Sufficient Funds (NSF), Member Privilege and Overdraft Transfer Notices. Not to worry, we are not changing any of our operating procedures, just the notification process.

If you are one of the members that have used these notices as the helpful reminders they are intended to be, you will have the option to sign up for E-Notices. A message would be sent to the provided email address that would alert you that a new notice is available within ItsMe247 (*online banking*) when any of these services are utilized. To set up E-Notices, login to ItsMe247 from www.focus-cu.com; from the horizontal menu, click on My Messages, then click on eAlert subscriptions from the vertical menu on the left of the screen. Follow the screen from there. It's just that easy.

If you have any additional questions about this change feel free to contact the Loan Officer at your local branch.

Student Loans

School may be ending for graduating High School seniors, but that may signify a beginning for those that are continuing their education. This means it is time for graduated seniors to start thinking about student loans for Fall 2009. **You don't want to put off securing your student loan until the last minute and not be able to register at the time you need too and potential miss the classes you may want/need.** So now is the time to get your FAFSA processed and your SAR report from your school.

Not only do soon-to-be freshmen need to start thinking about student loans, but returning students should start thinking about securing your loan for next semester. Once you have filled out and received confirmation from the school you are attending, you can start the funding process.

Stafford Loans

- The subsidized Federal Stafford Loan is based on financial need. The government pays the interest while you are in school.
- The unsubsidized Federal Stafford Loan is not based on need but family income is a determining factor. You are responsible for loan interest, although you can have the payments deferred until after graduation.
- Creditworthy parents of dependent undergraduate students and graduate/professional students can apply for this loan, which is not based on need.



FOCUS Credit Union can be your source for FFELP student loans. FFELP student loans consist of Stafford, Parent PLUS and Grad/PLUS Loans and are guaranteed and serviced by Great Lakes.

To get more information on FFELP Student Loans visit www.focus-cu.com and click on Loans, then scroll to Student Loans, or contact a Loan Officer at one of our three convenient branches.

Buy a Home or Refinance on Existing Home Loan

Wendy Wheeler has a new home!

FOCUS Credit Union's favorite mortgage lender Wendy Wheeler, has a new home. Wendy is now employed with AmeriCU Mortgage and is ready again to help our members. Many of you know and have worked with Wendy Wheeler over the last several years. She has provided great service and outstanding results as we have come to expect. Wendy is still giving the great customer service from AmeriCU. **With the housing market being in such a fragile and volatile state, it is good to know there is a person you can count on and trust when looking for answers on your first mortgage.**

To contact Wendy, call **800-769-9993** or email wwheeler@americu.com. Make sure to tell her you were referred by FOCUS Credit Union.



First-Time Home Buyer Alert

The American Recovery and Reinvestment Act of 2009 authorizes a **tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence on or after January 1, 2009 and before December 1, 2009.**

First-time home buyers purchasing any kind of home—new or resale—are eligible for the tax credit. To qualify for the tax credit, a home purchase must occur on or after January 1, 2009 and before December 1, 2009. **The tax credit is equal to 10 percent of the home's purchase price up to a maximum of \$8,000.**

Participating in the tax credit program is easy. You claim the tax credit on your federal income tax return. Specifically, **home buyers should complete IRS Form 5405 to determine their tax credit amount, and then claim this amount on line 67 of the 1040 income tax form for 2009 returns (line 69 of the 1040 income tax form for 2008 returns).** **Don't let this excellent opportunity pass you up!**

<http://www.federalhousingtaxcredit.com/2009/home.html>

Mechanical Repair Coverage

Car repairs stressing you out? Not to worry, we are here to alleviate repair anxiety. **FOCUS Credit Union offers Mechanical Repair Coverage for all of its members (even if you don't have your loan with us).** Do not be taken advantage of by phone solicitors with too good to be true offers on car repair protection. Go with a name and place you know and trust, FOCUS Credit Union.

We offer a variety of repair coverage levels from basic major components down to coverage for almost every switch and knob.

Stop by any Loan Officer's office to get a quote for your car today. You do not need to have a loan on the specific vehicle to purchase mechanical repair coverage. Also make sure to ask about coverage when getting a loan on your vehicle; as long as the vehicle has less than 100,000 miles and is model year 1997 or newer it qualifies!

Electronic Services

So, how come you guys don't have e-alerts for balance on accounts? We do! And have for the last three years and ours are *free*. **Electronic Services are something your credit union has been an early adopter of and have always delivered these services to our members for free, no strings attached.**

A few benefits of Electronic Services:

e-statements • electronic bill pay • account inquiries
online transactions • more

Online home banking called "It's Me 247" allows members to verify balances, transfer funds, apply for loans, open accounts, and view



cashed checks. E-statements are available for free on "It's Me 247" which will have an email

telling you your statements ready for viewing on the first business day of the month. E-Alerts will send you an email to tell you about account balance thresholds, Direct Deposit Activities, Account Notice Mailings and Loan Payments Due. **C U Easy Pay** allows our members to pay bills electronically for free and never look for a stamp or envelope again!



All of our Electronic Services are available 24 hours a day 7 days a week, so no matter what your schedule is you will always be able to access your account when needed. FOCUS Credit Union will continue to find innovative ways to make financial life easier for our members!

From the Corner Office



Quants, CDOs, Toxic Assets and Mortgage Backed Securities

As we all work through this crazy financial meltdown, it intrigues me to see how 'Monday Morning Quarterbacks' all foresaw this happening but chose not to alert anyone to the impending crisis. Here's a simple description of what happened: Mathematicians and

The best investment our credit union can make, is a loan to one of our member owners.

Wall Street got together and created products by slicing mortgages together and taking the revenue on the front end. Sadly, a Nobel Peace Prize doesn't ensure market conditions that reduce a mortgage backed security into something that is creating a graveyard in the banking system.

To date, over 40 banks have failed this year alone and all have had a level of concentration in mortgage backed products; in other words, when the housing bubble burst, these banks simply had too many eggs in one basket. **FOCUS Credit Union has been serving its members in one way or another since 1937 and our job has always been to offer affordable credit and encourage thrift. Your Board of Directors feels that the best investment our credit union can make is a loan to one of our member owners.** The traditional values of car loans, home equity loans, motorcycle loans and personal loans far outweigh the get rich quick schemes of the Wall Street heroes and all loans are kept and serviced 100% at the Credit Union.

A few people have given me a hard time over the years about being 'old school', but traditional values sometimes seem to come back into vogue and I am pleased to say it is nice being on the right side of this current meltdown. **Plenty of money to lend to our members and no credit crunch here is exactly what the doctor ordered as we all work to get through these difficult times.**

Check Out www.focus-cu.com
for Our Latest Rates!

FOCUS On Employees

Rick Sweeney



Position: Collection Specialist

Branch: Burleigh Square

About Rick: Rick recently joined the FOCUS team from a bank in Illinois and has relocated to Wisconsin. I know what you all are thinking, and no, he is not a Bears' fan. Rick came from a bank that was below \$100 million in size when he started and grew to \$300 million by the time he left, so we all look forward to not only what he'll be able to offer the credit union, but more importantly, to our membership. So far, Rick has been very impressed with the FOCUS teamwork and how we all strive to help our members as much as possible.

When not working, Rick enjoys making items with stained glass, fishing, hunting and the occasional game of golf.

Words to live by: "A seed planted today will later produce a beautiful flower."

Keri Wilhelm



Position: Member Service Representative

Branch: 68th Street

About Keri: Keri comes to us from M&I bank, where she worked for over 10 years. Although she wasn't specifically looking to work at a credit union, she can now truly appreciate the credit union difference. Keri really likes that we work with our members and give them a second chance so no one leaves the credit union unhappy. In her free time, Keri enjoys her cat, walking and searching for new recipes to try out.

Words to live by: "Be Happy."

Theresa Anderson



Position: Member Service Representative

Branch: Menomonee Falls

About Theresa: Theresa has worked in the banking industry for the past 8 years in positions ranging from Teller, personal banker and collections. Theresa found out about Credit Unions like most members and employees do: word of mouth. Credit unions are truly banking's best-kept secret. In her spare time, Theresa enjoys scrap booking and going to the movies. An interesting fact about Theresa is that in 2007, she and her husband saw 74 movies! WOW!

Words to live by: "Never be afraid to ask questions."

Stephanie Kucek

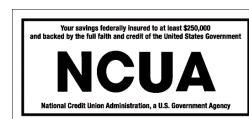


Position: Member Service Representative

Branch: Burleigh Square

About Stephanie: Stephanie comes to the Credit Union fresh from college with a degree in Finance. Although she doesn't have direct Credit Union experience, she has caught on quickly and brings a lot of skills and knowledge to her position. Stephanie enjoys working with and helping both our members and the whole Burleigh staff. When Stephanie is not working, she enjoys staying active by playing tennis, going running, hiking and spending time with friends and family.

Words to live by: "Live a life you're proud of."



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
P 262-255-0833 • F 414-258-6254