

FOCUS Credit Union

Fall
2012

INFOCUS

Keys To Protect Yourself From Identity Theft And What 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 persons hands from your own personal bank 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 its members are fully aware of the best practice in 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 preemptive 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.

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union : 1-800-680 7289

Social Security Administration (fraud line): 1-800-269-0271

Visit cusecure.org for more ways to protect financial information.



**FOCUS Credit Union
currently offers 2
different credit card
options to our
members:**

Visa Classic 12.90%
Visa Gold 11.88%

No Annual Fee

**MAY HELP WITH
LOAN PAYMENTS**

**Learn more
about protecting
your loan today.**

Credit Insurance is underwritten by CMFG Life
Insurance Company, CDCL-1011-1065

Credit Card Changes

Due to new changes in credit lending, many credit card companies have started lowering approval amounts, while, at the same time, raising interest rates. Legally, credit companies do 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 some credit card companies that hide their policies in fine print and red tape. 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. Come in and speak with any of our loan officers about transferring your current balance to a no fee, low interest rate FOCUS Credit Union Credit Card.

Best way to BUDGET...



Direct Deposit!! Direct Deposit of your paycheck/retirement is one of the easiest and most effective ways to budget your finances, especially your FOCUS Credit Union loan payments.

With FOCUS Credit Union's Direct Deposit option you can manage your money in a variety of different ways. The biggest benefit of Direct Deposit is you are spreading your loan payments out over both paychecks throughout the month, eliminating the need to make a large payment one time a month that can easily be forgotten and hard to budget for. Direct Deposit is also a great way to save. Not only can you disburse your check to your loans but also to your other FOCUS accounts such as Savings, Vacation Club, IRA or even an Evergreen Certificate. By setting up Direct Deposit to be disbursed to all your accounts the hard part is done for you, as long as you are receiving a check as normal, your payments are taken care of. You can also access and manage your Direct Deposit online at ItsME247. Avoid late fees and just squeaking by at the end of each month, set up Direct Deposit now.

*'Tis the Season
The Holidays
are Almost Here!*

Beat the Christmas rush and plan ahead this year. FOCUS Credit Union will be offering its annual Christmas loan during November and December only. Don't let Christmas creep up out of nowhere. This year be prepared with a FOCUS CU Christmas loan at **9.99%.** Certain restrictions do apply stop in to any location for more details or visit us online.

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 new retirement accounts but also we specialize in rolling over retirement accounts. Rollovers are helpful when switching jobs. Most 401K accounts are job specific, so when switching jobs you are responsible for that 401K. 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.

From this...

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

CONTACT YOUR MORTGAGE LOAN ORIGINATOR FOR A QUICK PRE-APPROVAL:

DAWN BAITER
414-588-4102
DBAITER@AMERICU.COM
NMLS #265279

FOCUS
Credit Union
You OWN the place!

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

...to this

Get your home improvement money now!

POSSIBLE IMPROVEMENTS

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

AmeriCU
MORTGAGE
414-588-4102
www.americu.com

Look No Further!!!

Have you been looking for canceled checks and old account statements? Well, look no further. It'sMe247 is your solution.

On www.focus-cu.com, through It'sMe247, you can access all this information. All you need to do is visit our website, click on It'sMe247, then navigate to which options you currently

need. Here, you can view cleared checks, print old account statements, set up then view bill reminders, and view account transfers. Here at FOCUS, 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"!

ULTIMATE TAILGATE → USED AUTO SALES EVENT

car sales
Enterprise

And, get rates as low as 1.99% APR
Vehicle purchase required

\$14,297
'11 Chevy Impala LT 4dr
36,000 - 42,000 miles

October 1 – 31, 2012

[Learn More](#)

Sadly, year in year out,

FOCUS Credit Union members are targeted by unscrupulous scammers just like the rest of society. The board of directors hired me to serve our membership to the best of my ability and it causes me great duress when good people are targeted and often suffer severe financial consequences. It seems like we are suffering through a wave of new (certainly not improved) scams and we would like to try and bring these to your attention.



The Grandma Scam

An elderly woman gets a call in the middle of the night. "Hi Grandma. It's your favorite grandson!" The caller then waits for the senior to supply the missing information "Yeah, this is Jim. Listen Grandma, I'm stuck . . ." and what follows is a request for money to be wired immediately to Canada or Mexico from the nearest Wal-Mart, to help them out of a travelling jam. It works because the elderly person wants to help a grandchild. Warn seniors you know about this scam and make sure it doesn't happen to your family.

The Secret Shopper

This one has hit our membership multiple times this year and is a pretty convincing ploy. A member may receive a letter in the mail purporting to be from a 'secret shopper' company that is paid by merchants to perform staff evaluations. The member receives a check and is asked to make a couple of purchases and then deposit the check at the credit union and report the merchants service levels. The member is directed to wire the remaining funds back to the secret shopper company and gets to keep the merchandise, which of course seems too good to be true. A few days later when the 'secret shopper' company check is returned fraudulent our member is now out of the money they have wired back to scammer.



We ask our member service representatives to ask questions about our members transactions, as we feel it is our job to protect our members from the predators that are out there but the reality is we all are exposed to them and common sense tells you, you rarely get something for nothing.

Proudly serving you,

Dean Wilson



Meet the Staff



Briteny hails from the Chicago, Illinois area, and is adding her retail and service experience to the group. She loves to spend time in the outdoors with her son and daughter. She's always wanted to work in the banking industry, and excited to have reached that goal.



LaVaunya comes to us with some great member service background. She is currently attending DeVry University to finish her degree in Business Finance. When she's not at work or studying, she can be found spending time with her family and her two sons.



IMPORTANT DATES :

Focus Credit Union will be closed:



Thanksgiving Day — Thursday, November 22

Christmas Holiday — Monday, December 24th and Tuesday, December 25th

New Year's Holiday —Monday, December 31st and Tuesday, January 1st 2013.

Please plan your financial needs in advance to avoid any inconvenience.

 **CREDIT UNION
SERVICE CENTERS.[®]**
The Member-Friendly Financial Network
[www.cuservicecenter.com]

Wauwatosa Branch

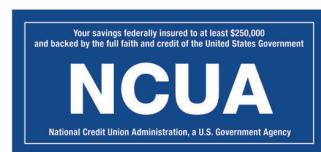
1530 North 68th Street * Wauwatosa, WI 53213

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

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