

Fall 2014

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

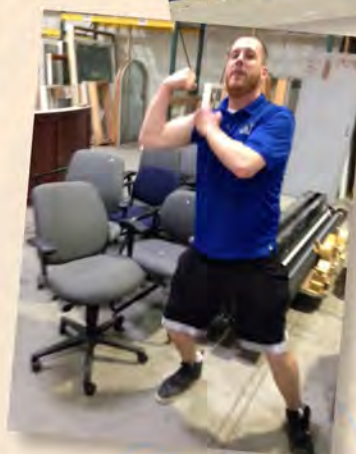
It Was a Busy Summer for the Folks Here at FOCUS Credit Union!

This was the first year that FOCUS participated at **Tosa Tonight, a summer concert series held at Hart Park**. Our staff spent their Wednesdays hanging out, listening to some good tunes and spreading the word about FOCUS Credit Union! We also sponsored the **Concerts on the Green** series at Enderis Park and spent an evening being entertained by Boarderline and the Joe Neary Band.

For the last 18 years, FOCUS Credit Union has also walked in Wauwatosa's Fourth of July Parade! We lucked out with a beautiful morning and are thankful to all who came out and supported the Credit Union and our candy throwing abilities.

This summer also brought the start of FOCUS Credit Union's new volunteer initiative, **FOCUS on Community**. A group of employees gathered at Habitat for Humanity's ReStore on Saturday, July 26th and donated their time to giving back to the community that has supported us for over 50 years. We moved desks and tables, we stocked paint supplies and tools and we unloaded donations from pool tables to windows and doors.

In October, FOCUS will be volunteering at Hunger Task Force. Stay tuned for more information about FOCUS on Community!



Thank you to all of the staff that came out to these various events and contributed their time and thank you to the community for always being so supportive of FOCUS Credit Union!

Meet Some New FOCUS CU Staff Members



Aron Yohannes

I currently study communication at the University of Wisconsin-Parkside, and am also a sports journalist covering the Green Bay Packers and Milwaukee Bucks. Some of my career highlights have been covering the Packers' 2014 training camp, as well as being a credentialed NBA media member. I also enjoy health and fitness, cooking and traveling, among other things.



Jody Cahala

I am excited to be a new employee of Focus Credit Union. I have been a member for years and already know many of you. I worked for Arandell for 10 years, and 10 years for the Menomonee Falls School District working as a special education assistant at the high school. I am married to a great husband and friend Scott. We are the proud parents of our son CJ. CJ just turned 18 and is a senior in high school and also attending WCTC for computer science. Our family loves winter and watching CJ compete as an adaptive snowboarder (CJ has cerebral palsy acquired at birth due to fetal distress) both locally and in Colorado. Our family also likes volunteering and participating in events with Adaptive Adventures. Looking forward to my next 10 years!



Anthony (Tony) Tourtillott

Hi, my name is Tony! I'm the oldest of three brothers. I'm currently engaged and have wedding plans for Sept. 2015. Some things I like to do in my spare time are go to the movies or take a nice walk, I also love to travel! I'm excited to be a part of the Focus Credit Union team! Go Pack Go!



Carly Robertson

Our new member service representative at the Burleigh location. She has 2 boys Jayce & Kian. She has worked in the Credit union industry prior to coming to FOCUS. Carly is looking forward to meeting and helping our members.

The Corner Office

Dean Wilson

Stardate: September 10th 2018

Captians Log: The e-media shouts the new iPhone 12 is here and all of us must rush out and get one so we can all perform the latest important functions. Certainly at that point I will seem to be the old timer yelling at the kids to 'stay off my lawn' but **it is important to note with every new technological release**



In 2015, we all we see some changes coming our way with the new EMV or chip credit and debit cards and an additional online banking security layer.

FOCUS Credit Union keeps your best interests in mind.

Since 1999 and the advent of our online banking presence to our current text and mobile banking capabilities FCU remains forward thinking and committed to your cyber-security needs.

The regulatory authorities have decided that they would prefer members to utilize a username for their online banking versus entering their account numbers. FCU has offered our Personal Internet Branch (PIB) for over 10 years which allows you to currently choose a username if you would like to be ahead of the security curve.

FCU may not be able to teleport our members anywhere as of yet but we can let you enjoy the nationwide Shared Service Branching network to help meet all of your interplanetary (or simply interstate) travels.

Need a Larger Closet?

Buying your first home, moving up or scaling down, vacation or investment property we have the solution for you.

We have partnered with AmeriCU Mortgage to provide members a full array of home loan options. Our experienced staff will help guide you through the maze of loan programs to find the right loan to fit your needs. **From no and low down payment loans to 30 year fixed rates or ARM's, we're here to help you acquire or refinance your largest asset – the place you call home.**



Our loan programs include:

Conventional Financing • FHA • Home Renovation • VA • Rural Development • HomePath • Manufactured Housing • Reverse Mortgages.

Come to the people you know and trust, come to Focus Credit Union for your home loan solution.

AmeriCU NMLS# is 3028

Dates to Remember:

Focus Credit Union will be **CLOSED** on Thanksgiving Thursday November 27
but **WILL** be **OPEN** normal hours Friday, November 28th and Saturday, November 29th.

Focus Credit Union will be **CLOSED** Christmas Eve and Christmas Day December 24th and 25th.

Focus Credit Union will be **CLOSED** on New years Eve and New years day December 31st and January 1st 2014.

HAPPY HOLIDAYS!



Enterprise Car Sales is located in the Metro Milwaukee area and carry's over 220 different makes and models at one location.

We sell cars to members across the whole state of Wisconsin and have delivery options available. With the great discounts set for members who buy an Enterprise car and finance with Focus Credit Union, now is one of the best times of the year to trade in or add a new vehicle. **Enterprise has a very high supply of vehicles every September through November allowing us to discount cars even more with our up front no haggle pricing.** Enterprise also has the largest fleet of vehicles in North America with over 1.4 million cars on the road to choose from.

For more information, please contact:

Matt Jaskowiak

Senior Account Executive

Car Sales

Wisconsin Group

414.325.6000 direct

Matthew.F.Jaskowiak@enterprisecarsales.com

5839 S. 27th Street, Milwaukee, WI, 53221



Stop the Cycle

Not motorcycles: the horrible cycle of payday lending! In this hard financial crunch payday lenders have been popping up all over the place, and to some, may seem like an option for quick cash. Don't do it! **Do not get tricked into the availability of easy money up front because you will pay down the road.** Payday lenders charge in the upwards of 300% interest on payday loans and that doesn't include the fees associated with this predatory lending. So don't become a victim of circumstance. **There are many short term options at FOCUS Credit Union, just come in and speak with a Loan Officer to see what options best fit your goals.** If you already have been caught in the evil payday web don't worry, FOCUS can help. FOCUS Credit Union is owned by the members and is here for the members so **if you have a current payday loan you just can't seem to pay off, bring your paperwork into your local FOCUS branch and see what we can do to help.**



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

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.