

Fall 2016

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

Winter is Coming!

And so is the highly anticipated Christmas loan offering. For the months of November and December you are able to take advantage of FCU XMAS loan. **Maximum loan amount of \$2,000 at 9.99% APR for 12 months.**

Stop into any FOCUS location or visit our website starting November 1st to take advantage of this offer!

Membership Eligibility Required. *Annual Percentage Rate. Repayment example: \$2,000 loan for 12 months at 9.99% interest rate is a payment of \$175.81 per month. See our website or contact a member service representative for complete terms and conditions

\$2,000
12 MONTH
FCU XMAS LOAN
9.99% APR*



Who Likes FREE Money?

Are you paying too much interest on your car loan? Slash your monthly payment and still pay your loan off in the same amount of time with the FOCUS CU refinance solution.



You could save up to 2% off your current car loan rate.

Stop giving all of your money away to big Wall Street banks and start saving your cash with FOCUS Credit Union.

Fraud is Rampant but We Have Your Back!

It seems every time you turn on the TV or computer a new scam is taking advantage of hard working people.

Help FOCUS protect you.

Next time you stop into a branch, verify all your contact information is up to date and that we have a current ID on file for you.

Everyone who updates their information can have a free sucker! Don't wait until it's too late; make sure all your account info is up to date

Skip A Pay

In need of a little relief?

Would a payment-free month help you out?

Need to decide between your loan payment and an unexpected bill?

Don't worry, FOCUS is here to help. FOCUS Credit Union offers "Skip A Pay" program.

ItsMe247
Online Banking

hurting your credit score or even paying a fee. Make sure to always pay your loan on time and keep your accounts in the positive so when the unexpected does happen, you will be able to take a month off without having to worry. **To use your skip a pay benefit login to ItsMe247 on a PC and click the circle with SP next to your loan.** If you don't use online banking you can always come into a branch see if you qualify during normal business hours

www.focus-cu.com

Corner Office

At times like this it would be easy for FOCUS Credit Union to proudly state that we are not Wells Fargo and we put our members' interests first, but as your local credit union, we will simply let our actions speak for themselves.

Last year, FOCUS Credit Union members donated over \$1,400 their checking account dividends to;

- MACC Fund
- Sojourner Truth House
- Wisconsin Humane Society
- Habitat for Humanity
- Conservation Fund
- Staff and members collected winter clothing and Christmas gifts for those in the community who are less fortunate than many of us.

FOCUS Credit Union prides itself on being locally owned and operated by its members for its members. While for profit banks continue to make headlines for a variety of misdeeds, FCU continues to lend to our members from \$200 loans to second mortgages. Fall is in the air as our thoughts turn to changing leaves, and crisp football games, I thank you for your patronage of FOCUS Credit Union!



Your credit union remains focused on your financial well-being and helping you continue to take the next step down your path.

GAP Coverage

Are you financing your car, light truck, or SUV? Did you know that if it's totaled or stolen, YOU COULD FACE A FINANCIAL RISK that your auto insurance policy may not cover? Guaranteed Asset Protection (GAP) coverage protects you against this risk.

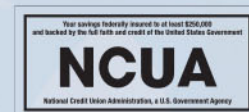
In the event of theft or total loss of your vehicle, most insurance companies only pay the Cash Value of the vehicle at the time of the loss. Your remaining loan balance could be much greater than the Cash Value of your vehicle creating a **DEFICIENCY OF SEVERAL THOUSAND DOLLARS THAT YOU'RE LIABLE FOR!** What is the "GAP" on your vehicle? You may be surprised at the answer!

A new feature included with all GAP coverage purchased after October 1, 2016 is Auto Deductible Reimbursement.



In the event of an automobile accident claim, this added benefit reimburses you for your deductible (up to \$500) when you are titled owner and the named insured. Yes you read that right your deductible will be reimbursed up to \$500 for any accident not just a total loss.

For more info contact your FOCUS Credit Union Lender today!



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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.