

Fall 2017

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

Your House is an Asset; Put it to Work for You!

Have you been putting off home improvements, remodeling, or doing a debt consolidation?

FOCUS Credit Union is here to help you. We have very competitive interest rates for 2nd mortgage installment loans, as well as home equity lines of credit. So, if your house needs a new roof, the kitchen looks like it could be featured in an episode of "Mad Men", or if your credit card debt is starting to stack up, give FOCUS a call and start putting your home to work for you!



With real estate values bouncing back from the great recession, now is the perfect time to use some of your equity to take care of those things you have been putting off!

Skip-a-Pay

In need a little relief? Would a 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 now offers "Skip a Pay". Skip a pay is a benefit we reward to our loyal members. You are able to skip a payment without 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, log in online with  and click the circle with SP next to your loan.

If you don't use online banking, you can always call or come in to see if you qualify for skip a payment during normal business hours.

July 4th Parade

As tradition, FOCUS Credit Union sponsored a float in the Wauwatosa 4th of July Parade. Thank you to everyone who came out to show support, and thank you to all the FOCUS employees who were able to help out. If you weren't able to make it this year, mark your calendar for 2018!

Stay On Top With e-Alerts!

Ever curious about what is going on with your account?

Log into ItsMe247, click on "My Messages" and click on "eAlert Subscriptions", it's that easy! Sign up for eNotices, receive emails about your account balances, and any electronic deposits or withdrawals, or have loan due date reminders sent to your email. With this service, you will always know what's happening in your account! Call a Member Service Representative for more information on ItsMe247 or e-Alerts.

Corner Office

Like sands through the hour glass, so are the days of your credit union. I am waxing a little poetic as I write this column; remembering when I accepted this job and moved my family to Wisconsin, my twin girls were only four years old. Amazingly, both of my little girls will be walking down the aisle in the next few months to start their next adventures.

Your credit union continues on a similar time journey which has allowed our employees to try and help you and your families manage your finances, save for college, buy your new car, and finance your home. The nature of a cooperative is the pooling of resources to help one another; some members save while others borrow, and both benefit from the collaboration. Being committed to our community and the principles of democratic ownership means every single member owns an equivalent share of your credit union. **Continuing to grow and change the credit union requires your participation and engagement, so please feel free to bring your thoughts and inquires to your credit union's management team at service@focus-cu.com.**



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International Credit Union Day 2017

Mark your calendars for **International Credit Union Day!** Since 1948, International Credit

Union Day has been celebrated on the third Thursday in October. **On October 19th, each FOCUS Credit Union branch will be celebrating with treats to thank all of our loyal members for their continued support.** Stop in, grab a treat, chat with other members of your community and remember, **YOU OWN THE PLACE!**



Christmas is 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 again this year, be prepared with a FOCUS CU Christmas Loan!

9.99%
APR*

Stop in to any location for more details or visit us online at FOCUS-cu.com.

Membership eligibility required. *APR = Annual Percentage Rate. Repayment example: 12 month loan at 9.99% APR is \$87.90 per month per \$1,000 borrowed. Rates based on credit score. Some restrictions may apply.

SCORE A WINNING DRIVE

Make the right call and choose one of our **late model, low-mileage vehicles.**

Receive .25% off the Current APR¹

when you finance an Enterprise vehicle through Focus Credit Union September 1st-October 31st!

Contact Focus CU to get pre-approved today!

Call 262-574-5079 for the nearest Enterprise Car Sales location or preview our great selection of quality used vehicles at cuautodeals.com

enterprise car sales
Haggle-free buying. Worry-free ownership.

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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.

¹ APR-Annual Percentage Rate. 0.25% off current rate of 0.25%. Current rate will vary based on credit worthiness & terms. Financing for qualified Focus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased September 1 - October 31, 2017. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. *Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. For details, see a Sales Consultant. **Enterprise 12 Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association & its affiliated clubs in the U.S. & Canada. Some limitations & restrictions apply. ***For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation & cleaning fee (as allowed by law). Restrictions apply. For details, see a Sales Consultant. The 'e' logo, Enterprise, 'Enterprise Certified' & 'Haggle-free buying. Worry-free ownership.' are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners ©2017 Enterprise Car Sales.

