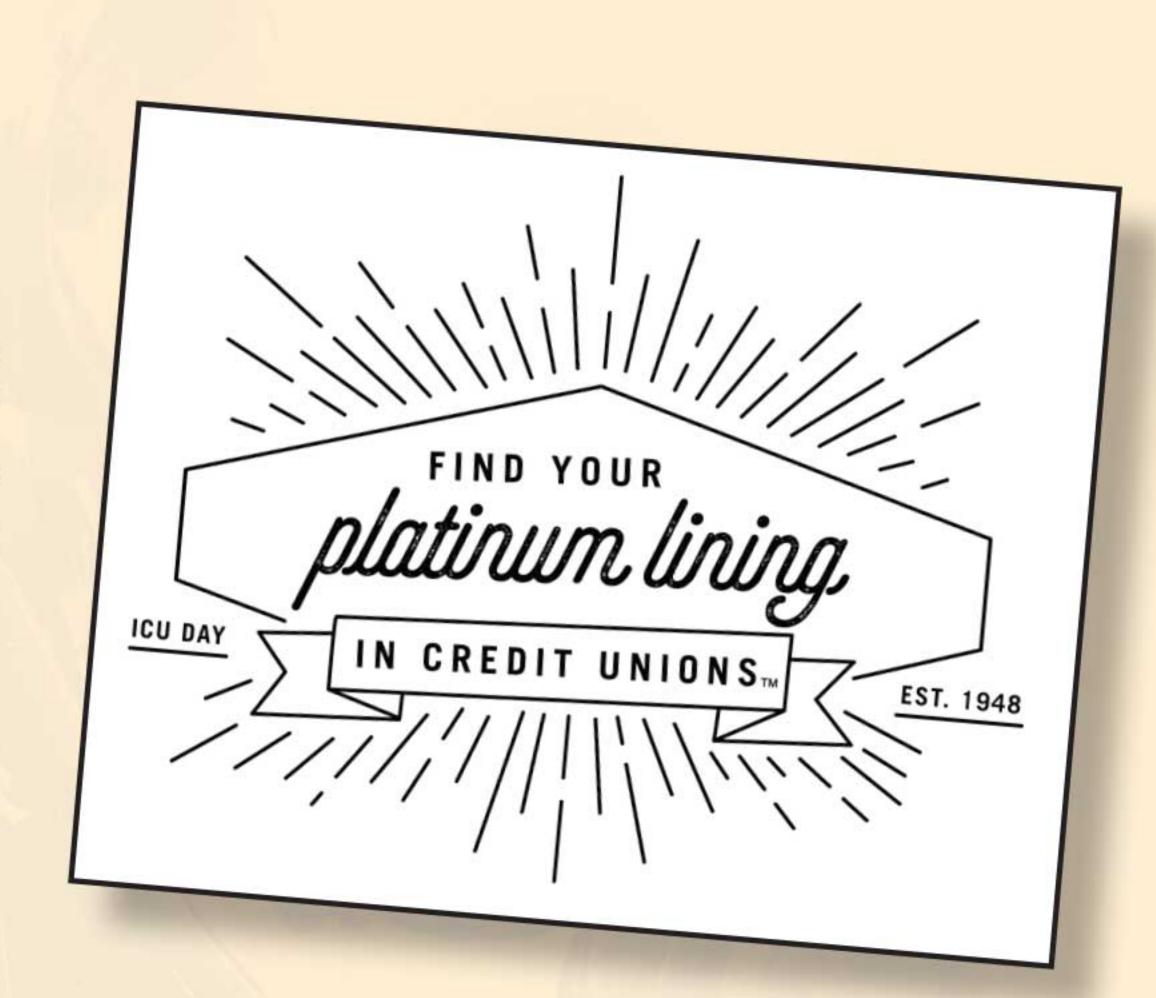
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A quarterly newsletter for members of FOCUS Credit Union

# 70th International Credit Union Day!

On Thursday October 18, 2018, join your global credit union family as we celebrate International Credit Union Day—The Platinum 70th Anniversary! For centuries, credit unions have promoted the collaboration of every race, gender, and belief to unite and work together for the benefit of their communities.

People Helping People is what it's all about!



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

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.

## Credit Union Cuties!

Submit a photo of your favorite pets and they could be featured in the upcoming newsletters! Please send submissions to Chrissy@focus-cu.com.



Elliot, member of the Menomonee Falls branch, says: "I came to get my bones out of the credit union!"



# Another Successful 4th of July Parade!

As is 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 walk in the parade!

We had a great turn out!

If you couldn't make it this year, mark your calendar for 2019!

### Corner Office

Recently I am reminded of a song 'Everything Old is New Again' which kind of describes our recent changes at the credit union. With our Burleigh leased space expiring some of us are headed to a 'new' space which was our old space from years ago. Your board of directors and management team has been very pleased that during this transition we were able to keep 100% of our staff members and continue to live the Cooperative spirit.

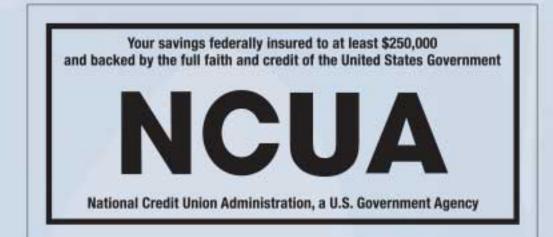
So, as I was waxing philosophical I wanted to point out some amazing longevity numbers amongst our dedicated staff members. On a staff of 16 we have 7 employees who have over 10 years of service with Karen Frailing, Mary Casberg, Kim Youngblood, Nilsa Gebert, Linda Zajichek,

Keri Wilhelm and me all committed to bringing value to our membership. I am excited for our future and look at ways to expand services.

I am excited for our future as we consolidate into two branches and look at ways to both grow and continue to expand our services for our membership. Change is the constant and over the last 50+ years your credit union has navigated these waters and looks forward to what our next opportunities may be.









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