

Fall 2019

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

Ronald McDonald House

FOCUS CU employees volunteered at the Ronald McDonald House this summer, making sandwich lunches for the families staying at the house.

It is a beautiful facility and we were happy to help and show support to the families in need. Being part of a credit union, we should always be mindful of what we can do to encourage the growth and care of our communities!



International Credit Union Day 2019

On Thursday October 17, 2019, join your global credit union family as we celebrate International Credit Union Day! 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.

The global credit union movement
is now 260 million members strong!



**Local Service.
Global Reach.**

Stop by a FOCUS branch for refreshments and some FOCUS CU Swag!



4th of July Parade Success!

Once again, FOCUS Credit Union participated in the Wauwatosa 4th of July Parade! Thanks to all the volunteers and members that came out to support us and our country!

www.focus-cu.com

Corner Office

23 years in and I still marvel at our **loyal members who come into the credit union to get preapproved** and then go car shopping. Interestingly, these members **usually end up with the lowest rates versus the folks who allow the dealership to 'find' financing for them.**

A long time ago in a galaxy far, far, away, I cut my teeth as a credit analyst for Ford Motor Credit and I can tell you that dealerships SELL your financing and sometimes make more money jacking up the loan rates than they do on the sale of the car. I get it, convenience is king these days and FOCUS Credit Union continues to add tools to make car buying easy for you.

FOCUS loans offer SKIP-A-PAYMENT for qualified members to choose when they may want to free up a little cash and extend their loan by a month in a pinch. No worries if you made the mistake of financing at the dealership FOCUS offers a 2% Solution program which could knock off up to 2% off your dealer rate to bring your business back to FOCUS. **We work for you and we want to make sure we have your business!**



Our members usually end up with the lowest rates when they get preapproved right here at FOCUS!



Grow your savings automatically!

We will roundup all your FOCUS CU Debit Card purchases to the nearest dollar and transfer the difference into your savings account! Contact a branch or visit our website, www.focus-cu.com, or check out our **mobile app** for signup and more information!

Employee Spotlight

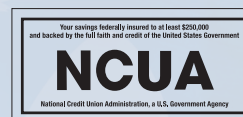
Jessica Hamaker is our newest hire at FOCUS! She is the new Loan Officer at our Menomonee Falls Branch! Jessica comes from Glacier Hills Credit Union where she worked in consumer lending. She enjoys traveling and spending time with her family. She is also excited to be renovating her recently purchased home.

Stop in and say, hello

REMINDER! We are closed on the following dates.:

Thanksgiving, Thursday, November 28, 2019
Christmas Eve, Tuesday December 24, 2019
Christmas Day, Wednesday December 25, 2019
New Years Eve, Tuesday December 31, 2019
New Years Day, Wednesday, January 1, 2020

FOCUS
Credit Union
You OWN the place!



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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.