

IN-FOCUS

Spring
2012

FOCUS Credit Union

48th Annual Membership Meeting... Another SUCCESSFUL Year!

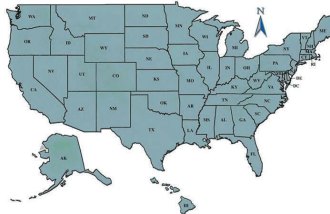
Thank you to everyone who came out for FOCUS Credit Union's 48th Annual Meeting at Hart Park on **February 25th, 2012**. As always it was a huge success because of the support of our members. **Over 100 members attended the event to help support and stay active in the credit union.** As in years past, we acknowledged some of our excellent staff at the meeting. **Edward G. Miller**, from the 68th St location, earned the coveted **Loan Officer of the Year award** for all his hard work and dedication to not just the credit union but to the members. Also **Linda Zajichek** of our Burleigh location was awarded **Member Service Representative of the Year** for her diligent effort and superb customer service. So make sure to congratulate both employees in a job well done and their continued excellent work.

This year we have re-elected two veteran board members Douglas Larry and Deana Emery, to another three year term. The FOCUS family would like to thank all the board members for volunteering their time and dedicating themselves to the hard work of keeping FOCUS Credit Union a financial institution that is dedicated to helping members first, above and beyond everything else. Here at FOCUS you are not just a member you own the place.

Your Credit Union Where You Are

Whether you are at work, home, or your favorite travel destination, your credit union is always nearby.

Over 4,400
locations
nationwide



Visit www.cuservicecenter.com
for locations near you!

Anywhere you see the swirl  you can conduct a range of transactions, such as:

- Deposits*
- Withdrawals*
- Loan Payments*
- Make transfers between accounts*
- Purchase money orders, travelers checks and official checks**
- And more!*

To take advantage of this service, when you enter a shared branch you only need to bring:

- Your home credit union's name*
- Your member/account number*
- Valid government-issued photo identification*
(i.e., State Driver's license, US Passport)

*May not be available at all outlets and locations



CREDIT UNION
SERVICE CENTERS!

Enterprise CU

765 N Broadway
Milwaukee, WI 53202
Phone: 262-797-6260

15850 W Bluemound Rd
Brookfield, WI 53005
Phone: 262-797-6260

El Rey Plaza SC

3508 W Burnham St Ste 4
Milwaukee, WI 53215
Phone: 414-431-3925

Brewery CU

(Outpost Natural Foods)

2826 S Kinnickinnic Ave
Milwaukee, WI 53207
Phone: 414-755-0047

- Inside Another Building -

CU Service Center

6126 W Layton Ave
Greenfield, WI 53220
Phone: 414-325-9880

6402 W Brown Deer Rd
Brown Deer, WI 53223
Phone: 414-371-9997

Greater Milwaukee CU

1606 S 84th St
West Allis, WI 53214
Phone: 414-774-7420

Glacier Hills CU

1025 E Sumner St
Hartford, WI 53027
Phone: 262-673-6065

2150 S Main St
West Bend, WI 53095
Phone: 262-338-1888

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414-588-4102
Dbainter@americu.com

NMLS #265279

...to this



POSSIBLE IMPROVEMENTS

- New Appliances
- Paint Exterior
- Paint Interior
- New Siding
- Energy Windows
- Kitchen & Bathroom Remodel
- New Flooring
- New Fixtures
- New Outlets
- Garage Refurbish

What You Should Know About Creating A Home Inventory

Create a list of your personal possessions, including their estimated values. This list can help determine values in the event of a theft, fire or other loss.

When creating a home inventory, include:

Item name and type, or brand
When you acquired the item
Approximate value
Serial number

Be prepared for the unexpected – your inventory list protects your valuables and personal possessions **before** disaster strikes.

Eligible FOCUS Credit Union members can receive up to a 10 percent discount on their auto and homeowners insurance. To find out what Sentry Insurance can do for you, call Melissa Pitzen for a free quote and to set up an appointment.



MELISSA PITZEN
262-483-6050
414-921-2479
melissa.pitzen@sentry.com

Property and casualty coverages are underwritten by a member of the Sentry Insurance Group, Stevens Point, WI. For a complete listing of companies, visit sentry.com. Policies, coverages, benefits and discounts are not available in all states and are subject to individual underwriting rules. See policy for complete coverage details. The 10% discount is contingent on premiums paid by payment options the company deems acceptable. The Sentry Insurance Group reserves the right to limit the number or amount of total discounts an insured receives.

St. Patty's is Over but it's Not Too Late to Go Green!

Green Suite that is. As other financial institutions are scaling back we at FOCUS realize this is the **time to truly help the members.** We have done this by offering an excellent opportunity for first time car buyers with our **Green Light Auto Loan.** For the member that wants to start saving but doesn't know where to start we are offering our **Evergreen Certificate.** This is a CD that only has a one hundred dollar minimum to open but can be added to throughout the term of the CD with no penalty. This is a very unique product in these trying times so take advantage of this great deal before it's too late. The final and most effective way to go green is our **Green Checking Account.** This is an interest bearing checking account that is completely paperless to help save our forest as well as efficiently process your financial needs. This account is available to members from age 15 and up. So don't just recycle make a difference and E-cycle



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- VEHICLE CERTIFICATION.
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¹Restrictions apply. For details, see an Enterprise Car Sales Manager. ²Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo Enterprise, the "Enterprise Certified" logo, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2011 Enterprise Car Sales. C00703 Ad 5x5 8/11 AM

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FROM THE CORNER OFFICE



As I sit in my office at the credit union and enjoy this amazingly warm early spring day, I can't help but think about what continues to ail our members and this economy. I would be lying if I indicated that your credit union has been immune to the same pressures and concerns, but at our core, YOUR credit union is in business to do one thing...save our member's money. Whether that means lower interest rates on loans, higher dividend rates on savings or lower fees than the competition, in the end we try to put more money back into your budget.

It always troubles me when I hear a member state 'I didn't know you had that'. Our job is to be your financial life partner and I apologize if we haven't always done a good job of keeping our products and services in the forefront.

Take a minute to think of it this way. You are an owner of this co-operative, as an owner you should expect the best returns for your investment, as an owner you should utilize all the benefits of your investment (products and services) and as an owner the more members who utilize more products and services we will all benefit. Just like the electric co-op or grain co-op, Wisconsin's proud cooperative tradition is over 100 years old and YOUR credit union is by design, here to serve you...the owner.

Proudly serving you,
Dean Wilson

focus-cu.com

Checking Accounts

Are you getting charged service fees and per check charges from your other financial institution? Are you tired of paying high fees for minimum balances or overdraft? If your answer is yes, maybe it is time to **switch your checking account to FOCUS Credit Union!**

Regular Checking:

\$25 minimum balance, but dividends are earned on balances over \$25. There is a small fee if the balance drops below \$25.

Club Peer One Checking:

Aimed towards young adult and student members who want hassle free checking with no minimum balance requirements.

Premium Checking:

This account is available for members who carry a higher balance in their checking accounts. Balances over \$2000 receive daily dividends at great rates!

VIM Checking:

Designed for our important members over the age of 55. There are no minimum balance requirements and free checks are available with this account. Dividends are earned on a monthly basis.

Green Checking:

Our newest account! It is designed to better our community by being eco-friendly and donating the dividends earned to various charities. E-statements are required with this checking account, but free checks are available with this account.



Meet the Staff

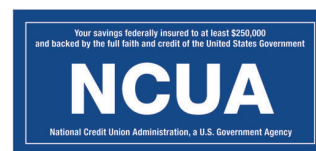


Daphney Keita is our new Lead MSR at the Burleigh location. She joins us all the way from New York City where she worked at Capital One Bank, prior to moving to Wisconsin.

Daphney brings a lot of personal banking and operations experience to FOCUS. Daphney enjoys reading, writing poetry and taking care of her family.

Natalie McLaughlin, a

part-time MSR at 68th Street, came to us from Guaranty Bank where she worked for almost two years. Natalie is a full time student studying Social Work at UW Milwaukee. Natalie also is an intern at the Milwaukee Center for Independence in the older adult day center. Natalie likes to spend her free time studying or with her fiancé, Michael, and cat, Peter Duke.



Wauwatosa Branch

1530 North 68th Street * Wauwatosa, WI 53213
P 262-255-0833 * F 414-258-6254

Burleigh Square Branch

3180 N. 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

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.