

Spring 2014

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

50th Annual Membership Meeting — THANK YOU

Thank you to everyone who came out for FOCUS Credit Union's 50th Annual Meeting at the American Legion Post 449 February 15th, 2014.

As always it was a huge success because of the support of our members. Over 200 members attended the event to help support and stay active in the credit union.

We also acknowledged some of our excellent staff. **Edward G Miller, Loan Officer from the 68th St location, earned the coveted Loan Officer of the Year award**, I'm sure it had to do with all the hard work he does on the quarterly newsletter as well as helping the members obtain their financial goals. **The 2013 Member Service Representative of the year went to Linda Zajicheck at the Burleigh location.** Linda earned her award by providing the best service for our members and overall excellence at her job responsibilities.

Though 2013 had its challenges, over all it was a good year for the credit union. We grew in size and in numbers.

For all who were unable to make it, we look forward to seeing you next year.

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 some excellent opportunity for first time car buyers with our **Green Light Auto Loan**. Also 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 with Green Checking.



Bundle Your Insurance and Save a Bundle of Money

FOCUS Credit Union is glad to announce a new option for our members to save on their auto and home insurance by partnering with TruStage Insurance.



Interested in saving money? Call 1-855-426-4862 today and start saving right away.

Its' Time for Action

Interest rates and home prices are both starting to climb... it's time for action, **don't wait any longer to purchase or refinance.** Take advantage of today's housing environment with home prices at post bubble levels and interest rates still at historical lows.

FOCUS Credit Union has partnered with AmeriCU Mortgage to provide members with Competitive rates and fees along with a full array of home loan programs-purchase or refinance.

Need a mortgage loan-come to those you trust... come to us

- Conventional Financing -5% down payment
- FHA -3.5% down payment
- Rural Development -0% down payment
- VA-0% down for qualified veterans
- FHA Home Renovations-great program for the purchase of foreclosures
- HARP refinance programs
- 30 year fixed and variable rates
- Free pre-approvals



Call or Stop in to any FOCUS location and ask about AmeriCU Mortgage. We look forward to helping you with your home loan needs.

FREE Money

FOCUS is dedicated to providing the best services available and the biggest returns to our members. **One of the biggest and most used benefit is our Credit Card Bonus points program.** Already have a FOCUS CU Credit Card? Then all you need to do is go to www.FOCUS-CU.com click on the link www.manage-my-rewards.com, create a profile and cash in your bonus points.

Bonus points can be redeemed for a variety of things from airline tickets, rental cars, hotel rooms, flat screen TV's, DVD players and even waffle makers.

So you don't have a FOCUS CU Credit Card? Well, stop missing out on free money and apply today. Every dollar you spend on your FOCUS CU credit card is a point banked in your bonus account. **Don't delay, apply today.**



The Corner Office

Dean Wilson

50 Years Strong

As I approach my 18th year as the credit union's president I am often struck by how from the simplest of beginnings can be the start of something wonderful.

In September of 1964 a group of City of Wauwatosa employees decided to create a credit union to help each other borrow and save together. 50 Years later, the 7,000 + members of FOCUS Credit Union owe a great debt to our founders who believed we could all benefit from working together. Those fourteen members who started it all are as follows: Richard Hitt, Edgar Boeck, Bernard Saler, Katherine Brehm, Earl Elliott, Alice Kerchoff, Charles Gasparek, Dorothea Money, L.R. Tjensvold, George Reuter, Edward Makal, Raymond Kolda and Kenneth Hoffman.



Every checking account, grandchild's savings account or car loan is based in the belief that together we can prosper that was planted 50 years ago. **I am exceptionally proud of the staff and board of directors who continue to foster the belief that as a cooperative our responsibility is to our community and each other.** I look forward to the next 50 years but I do hope you guys find a new president by then as I am already moving slower these days.

Look No Further

Have you been looking for canceled checks and old account statements? Well look no further. It'sMe247 is your solution. On www.focus-cu.com through It'sMe247 you can access all this information. All you need to do is visit our web site click on It'sMe247 and then navigate to which options you currently need.

You can view cleared checks print old account statements from up to a year ago as well as many other helpful options such as bill reminders and electronic bill pay and account transfer. **Here at FOCUS we are concerned about our carbon footprint and look to help the community as well as our members cut down on un-needed waste. So save a tree and use "It'sMe247"!**

The logo for 'It'sMe247 Online Banking'. 'It'sMe247' is written in a stylized font where 'It's' is blue, 'Me' is orange, and '247' is blue. Below it, 'Online Banking' is written in a simpler blue font.

Credit Card Changes

Due to the new changes in credit lending **many credit cards have started lowering approval amounts, while raising interest rates.** Legally they do have to disclose this information to you and give you an option to close your current account and keep your same previously agreed upon interest rate. **Here at FOCUS we have not done either of these things.** Credit Unions pride themselves on honest and transparent lending, unlike credit card companies that hide their policies in fine print and red tape. **We encourage you to look at all your statements and communication from your credit card provider and beware of these changes.** The easiest way to avoid sudden interest rate jumps and lowered credit limits is to transfer your balances to FOCUS Credit Union. FCU credit card interest rates are the same for purchases, balance transfers and cash advances. **So come in and speak with any of our loan officers about transferring your current balance to a no annual fee, low interest rate FOCUS Credit Union credit card.**

This spring, give your wallet a break.



Get a 0.25% rate discount.¹

Upon used vehicle purchase from Enterprise Car Sales.

April 1 – 30, 2014

Ask your Member Service Representative or call 262-255-0833 for details.

Preview our great selection of quality used vehicles or find the nearest Enterprise Car Sales location at cuautodeals.com



¹APR-Annual Percentage Rate.
Offer valid only on Enterprise Car Sales vehicles purchased 4/1/14 – 4/30/14. This offer cannot be combined with any other promotional offer.

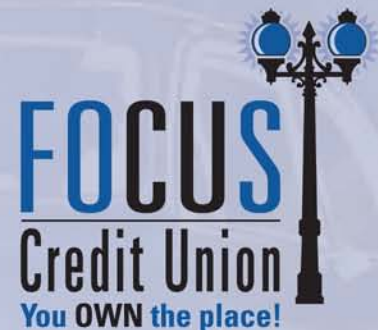
Current rate will vary based on credit worthiness and terms. Financing for qualified Focus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 4/1/14 – 4/30/14. This offer cannot be combined with any other promotional offer. Offer not available on short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Car Sales, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales. E04279 EW HA 2/13 DB

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.

Here for Your Service

FOCUS wants to remind you that at each branch we have a registered Notary Public that is able to notarize documents free of charge for any member. We know money is tight and when you need an official document notarized we are here to help. So stop into any branch and take advantage of just one of the many benefits of being an owner of FOCUS Credit Union.



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P 262-255-0833 • F 414-431-6091

Menomonee Falls Branch

N88 W14930 Main Street, Menomonee Falls, WI 53051
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Wauwatosa Branch

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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.