

Spring 2015

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

Another Successful Annual Meeting

Thank you to everyone who was able to attend the 51st Annual Meeting for FOCUS CU. 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. Though 2014 had its challenges over all it was a good year for the credit union. **We grew in size and in numbers.**

FOCUS CU named new Board of Directors.

Three new directors have been elected to the Board of Directors, owned by all of you — 7,500 members. They are: **Robert Vergeer, Amy Barron and Ryan Cepican**. These board members were elected as part of the credit unions annual meeting held February 14, 2015. **The credit unions directors are elected from among the credit unions membership by other account holders**, each of whom has one vote regardless of account balances or loans.

Because credit unions have no shareholders — just local citizens elected to credit union boards to look out for the interest of the account holders, they put people before profits and fulfill a mission of improving the financial position of the 2.5 million Wisconsin citizens who use them to borrow and save.

In addition to overseeing the safety and soundness of the cooperative through their role on the board, credit union directors serve on additional committees in order to evaluate members' needs and ensure quality service.

Since 2007 Wisconsin credit unions' structure as member-owned, democratically controlled cooperatives has saved their members more than \$1 billion in the form of lower rates on loans, higher rates on savings and lower and fewer fees for financial services.

In addition to the elections and business reports, we acknowledge some of our excellent staff.

Edward G Miller, Loan Officer from Burleigh Square 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 Zajichuk** also of the Burleigh square location was awarded **Member Service Representative of the Year** for her diligent effort and superb customer service.

So make sure to congratulate both in a job well done and I'm sure they will keep up the excellent work. For all who were unable to make it, we look forward to seeing you next year.

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.

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! All of our checking accounts are tailored to meet your individual needs. Every checking account at FOCUS Credit union comes with a free debit card, free Bill Pay and free access to your account online!

Choose from one of our 5 unique checking accounts:

Regular Checking:

Requires a minimum balance of \$25, but dividends are earned on all balances over \$25. There is a small fee if the balance does drop below \$25.

Club Peer One Checking:

Our Club Peer One Checking is aimed towards members who want hassle free. This account has 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:

VIM Checking is 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 Green Checking Account is our newest! 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.

Stop into your local branch to speak with one of our knowledgeable Member Service Representatives to get more information about moving your checking account to FOCUS Credit Union and to learn about all of the services we offer here.

Best Way to Budget

Direct Deposit!

Direct Deposit is one of the easiest and most effective ways to budget your finances. With FOCUS Credit Union's direct deposit option you can manage your money in a variety of different ways. **The biggest benefit of Direct Deposit is you are spreading your payments out over both paychecks throughout the month, eliminating large demand payments that can easily be forgotten.** Direct Deposit is also a **great way to save.** Not only can you disburse your check to your loans but also to your other Focus accounts such as savings, vacation club, IRA or even an evergreen certificate. **By setting up Direct Deposit to be disbursed to all your accounts the hard part is done for you, as long as you are receiving a check as normal your payments are taken care of.** You can also access and manage your direct deposit online. **Avoid late fees and just squeaking by at the end of each month, set up Direct Deposit now.**

The Corner Office

Dean Wilson

Spring is Sprung?

Well Wisconsinites all recognize our 60 degree days in March can quickly turn into snow in April and May, so I will be quiet this time around. **Recently FOCUS Credit Union launched a new program designed to give members some flexibility and options in their loan payment schedules.**



FCU launched 'Skip-A-Pay' to be offered to our borrowers for any of the loans they may have taken out with FCU (currently not available for credit cards). The Skip-A-Pay program allows members to take a current payment and move it to the end of the contract without being charged while the regular interest accrues on your loan. Our members can opt to process a Skip-A-Pay in our online banking Itsme247 program or simply ask any branch employee to see if they are eligible for the program.

This tool allows members to help budget for unexpected expenses, travel and occasionally taking a monthly budget break. Members can choose to skip 2 payments in a year and no more than 6 payments in the life of a loan.

In order to be eligible members must meet these requirements:

- **Loan cannot be delinquent more than 10 days at the time of the skip a payment**
- **The loan may not have had two or more delinquency events in the life of the loan**
- **The account must have been open for more than 95 days before they can participate**
- **If a loan is currently over limit they cannot participate**
- **Only available for individual memberships (no business, trust, minor accounts)**
- **Credit score on file must be 600 or higher**
- **Member cannot skip back to back payments**

FOCUS Credit Union is a member owned cooperative and we work hard to differentiate ourselves from some the impersonal financial institutions that are out there. **Spread the word that we are different because we are owned and operated by members just like you...for your benefit!**

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.



We've Told You that Credit Unions are Unique. Here's an Example—We Share. We Even Share Branches!



CREDIT UNION
SERVICE CENTERS®

FOCUS Credit Union cooperates with other credit unions as part of the CO-OP Shared Branch (formerly Credit Union Service Centers) network, giving you convenient account access at more than 5,200 locations nationwide. That's right, 5,200 branches where you can conduct FOCUS Credit Union transactions with real, live tellers!

Just bring a valid photo ID and your account number. Anywhere you see the CO-OP Shared Branch "triangle" or Credit Union Service Centers "swirl" logo.

Whether you're across town or across the country, or if you're close to home or work, our partnership with other credit unions gives you the ability to perform a wide range of transactions just as if you were in FOCUS Credit Union's own branch.

Menomonee Falls Branch N88 W14930 Main Street • Menomonee Falls, WI 53051 • P 262-255-0833 • F 262-255-9111

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

Burleigh Square Branch 3180 N 124th Street • STE A • Wauwatosa, WI 53222 • P 262-255-0833 • F 414-431-6091

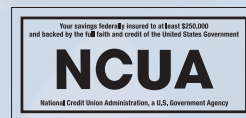
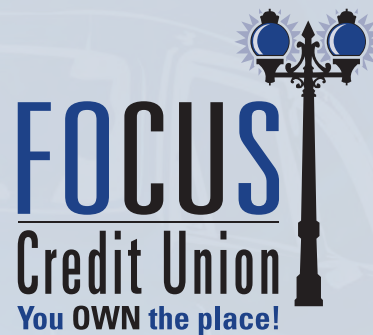
We've recently added the following Credit Union Service Centers:

- **Bay View Outpost Natural Foods/Brewery Credit Union** — 2826 S. Kinnickinnic Avenue, Milwaukee, WI 53207
- **West Bend** — **Glacier Hills Credit Union**, 2150 S. Main Street, West Bend, WI 53095
- **Hartford** — **Glacier Hills Credit Union**, 1025 E. Sumner Street, Hartford, WI 53027
- **Marshfield** — **Marshfield Medical Center Credit Union**, 302 Upham Street, Marshfield, WI 54449

To find a Credit Union CO-OP Branch Near You:

- Visit www.co-opsharedbranch.org
- Call 1-888-SITE-CO-OP
- Search co-op branches from mobile devices.
- Download the free iPhone app at "Find Branch."
- Look for the CO-OP Shared Branch "triangle" or the Credit Union Service Centers "swirl" logo

All FOCUS CU branches are CO-OP branches



Burleigh Square 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.