

Spring 2016

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 52nd Annual Meeting for FOCUS CU.

As always it was a huge success because of the support of our members. Over 200 members and guests attended the event to help support and stay active in the credit union. Though 2015 had its challenges over all it was a good year for the credit union. We grew in size and in numbers.

FOCUS Credit Union members re-elected **John Weber**, **Cathy Walker** and **Ryan Cepican** to 3 year terms of service for the Credit Union Board of Directors. **Edward G. Miller**, Loan Officer from the Burleigh location, earned the coveted **Loan Officer of the Year** award. **Linda Zajicheck**, also of our Burleigh location was awarded **Member Service Representative of the Year** for her diligent effort and superb customer service.

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



The FOCUS Credit Union App is Here! And it's FREE!

Download the FOCUS CU app from The App Store or Google Play to **start transferring funds, setting up account alerts, pay bills internally or externally, send funds to other accounts or to individual person, as well as many other free options.** All just a swipe away, 24 hours a day, 365 days a year with the FOCUS CU App. Start making budgeting easier, and download The FCU App today!

Available on the
App Store

GET IT ON
Google Play

EMV Cards are Coming

A chip card (EMV Card) adds a layer of security when your card is used in person.

Starting in Spring 2016, FOCUS Credit Union will begin to issue EMV cards, or chip cards, for all new debit and credit cards. The cards issued will also have the magnetic strip on the back, which will provide the greatest flexibility for you. **Having both the chip and magnetic strip, you will be able to continue to use your card at merchants that may not accept chip cards yet. The chip card is not invincible to fraud so we still remind you to continue to protect your card and PIN.** We also remind you to be diligent in using your card online and ensure that the website you are visiting is a secure site and a reputable merchant.

www.focus-cu.com

Corner Office

Occasionally as we work to try and provide our members new products and services, FCU can suffer through the 'one step forward and two steps back' syndrome just like any other provider. Recently we rolled out our new Bill Payment service in late January and although the introduction went well we have suffered along with our members on some initial failings.



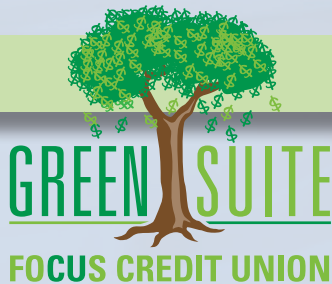
However, I am pleased to announce that we have been able to address the pended issues and am comfortable that our member's expectations are back to being met and exceeded. Single sign-on into home banking now gives our member's access to Bill Pay as well our exciting new P2P (person to person) payments.

P2P allows our members to Pay Anyone as long as you have a valid email address or cell phone number. This exciting feature makes it easy to pay the babysitter or split up a lunch check with friends and, voila, the funds are in the person's account the next business morning... **and it's free.**

We appreciate your business and recognize that when we fall short of delivering top notch products we need to be nimble and address those concerns as quickly as possible.

Single sign-on into home banking now gives our member's access to Bill Pay as well our exciting new P2P (person to person) payments.

Green Checking Giving Back!



In 2015 FOCUS CU donated total over \$1,400 to our Green Checking Account Charities.

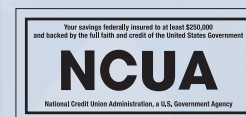
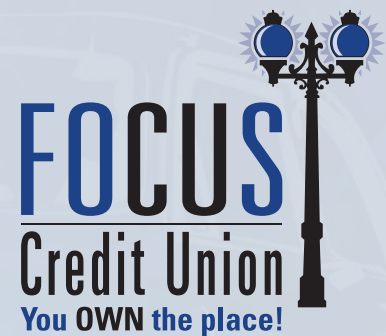
We could not have made this possible without the members. Your choice to have a green checking account where your dividends are donated to charity is truly making a difference. FOCUS donations are affecting lives as far away as Africa for the Invisible Children, to right here in our backyard helping fund the Sojourner Truth House. **With FOCUS CU Green Checking, you are not only saving money you are savings lives!**

Worried About Retirement?

Wondering if you are taking advantage of all the tax breaks that you are entitled to?



Focused Tax Solutions has partnered with FOCUS Credit Union to help our members with all their tax and retirement needs. **Focused Tax Solutions will be offering free seminars to FOCUS members on a variety of topics.** Keep an eye out for future updates on free seminars and consultations for all FOCUS CU members!



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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.