

Spring 2017

# In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

## 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.

**Green Light Auto Loan** for first time car buyers. **With a parent or guardian cosigner, FCU will charge 1/2 of the stated loan rate** for a Green Light 1st Auto Loan. This means you will be able to get a 50% cheaper interest rate than mom and dad!

**Evergreen Certificate** for the member that wants to start saving but doesn't know where to start. **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.

**Green Checking Account** 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.

Congrats to **Bruce Fossen** on winning \$100 for participating in a FOCUS CU survey. Keep an eye on your email for more free money!

## 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.**

**ItsMe247**  
Online Banking

## FOCUS CU's App Makes Life Easier!

Download the FOCUS CU app from the Apple® 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 download The FCU App today!**



[www.focus-cu.com](http://www.focus-cu.com)

## Corner Office

Sometimes looking back helps us to look forward and better understand the lay of the land based on that experience. Your credit union is on the cusp of being 45 Million dollars in assets and back 20 + years ago we were inside Wauwatosa City Hall at 7M and yours truly was often a fill in teller for vacations and illnesses. I'm not just pining for the olden days but realizing that although the credit union has grown we are still the same small town, local community cooperative, owned and operated by our members for our members.

After 10 years of a declining loan rate environment, I am confident we are about to enter into a slow and measured rising rate environment, which might have some of you thinking about refinancing sooner than later. **Just know that calling your credit union will allow us to try and find you the most savings we can...we work for you and that is our job today, just like it was long ago.**



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## Put Your House to Work for You!

With rising real estate prices now is a great time to consider that remodeling job or debt consolidation you have been putting off. **Your home is an asset so get the most from it.**

Stop into any of our FOCUS locations and ask about our Home Equity Line of Credit loans as well as our fixed rate installment loans



Use the equity in your home to remodel the home, do some deferred up keep or just payoff your credit cards.

## Here to Serve You

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. **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!

**Regular Checking:** \$25 minimum balance, but dividends are earned on all balances over \$25, which is compounded and paid monthly.

**Green Checking:** This account 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.



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### Menomonee Falls Branch

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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.*