

Spring 2019

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 55th Annual Meeting for FOCUS CU! ◀

This year, we changed the venue and enjoyed a nice lunch buffet at Alioto's. As always, this event is only successful with the support of our members. Over 75 members and guests attended the event to help support and stay active in the credit union.

Focus members re-elected **John Weber, Ryan Cepican and Kimberly Ashwood** as directors on the board.

The time and talent that each of our directors share with the credit union is greatly appreciated. The volunteer board of directors is one way that makes us a unique financial services provider to our community.

For all who were unable to attend, we hope you can make the meeting next year!



Want to **SAVE** while you **SPEND**?

We now offer **Debit Card ROUND UP!** When you swipe or sign for your debit card purchases, **any extra change rounds up to the next whole dollar** and is transferred into your savings account!

Visit our website, www.focus-cu.com, or check out our **mobile app** for signup and more information!



Credit Union Cuties!

Do you have a furry friend who you'd like to be included in our quarterly newsletter? Email us a photo of your pets and you may find them featured! Send an email to Chrissy@focus-cu.com or text the pic to our main number 262-255-0833.



Simon, is a fun-loving pup who loves giving kisses and is a patient, good boy while Mama does her banking!



Named for her love of motorcycles, **Harley Davidson** has been a member of FOCUS for over 14 years! Such a loyal member!

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Corner Office

Sometimes it is hard to beat a 0% APR rate offer at the credit union, but members still ask our opinion and I appreciate that we have built that level of trust. Dealer rebates and financing offers are often designed to be as tricky as possible but here is the low down from a fellow who used to work for Ford Credit many moons ago.

Dealers get PAID to sell your financing to banks and credit unions...with this in mind remember that dealer may not always have your best interests in mind when discussing rebates and financing offers. **For a quick example:** a member asked which the better option was; the dealer offered a rebate of \$5,000 off the purchase price of \$25,000 or 0% for 60 months financing. The member was sure he should take the financing and after a quick calculation we were able to show him otherwise. A \$20,000 loan at 3.59% versus a \$25,000 loan at 0.0% yielded the member a savings of \$3,117 over those 5 years and thus the credit union financing was by far the better deal.

I'm glad that we have built enough trust with our members that they ask our opinions on seemingly great auto dealers offers.

As owners of our financial cooperative our lender's responsibility is to give you the best financial advice possible and as car season rolls around remember to call us for any help.

Green Checking Making an Impact!

In 2018, we were able to donate over \$1300.00 to our **Green Checking Account Charities!**

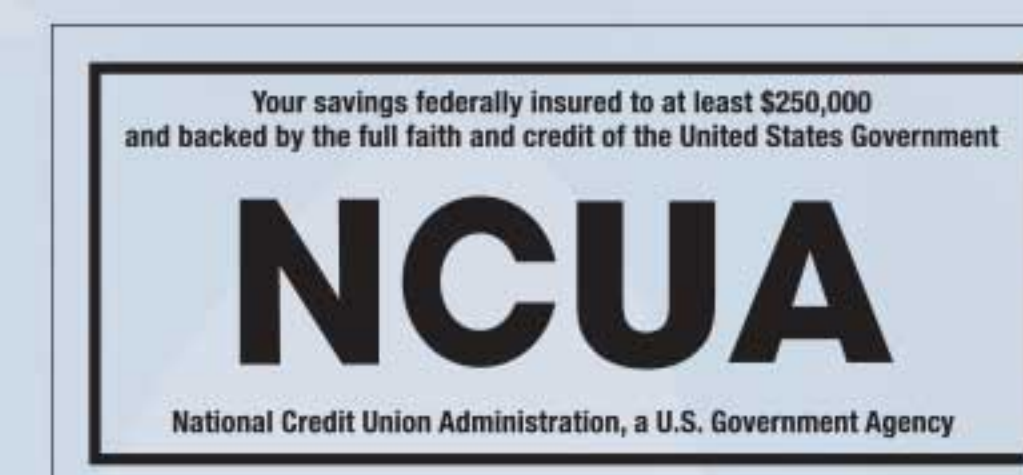
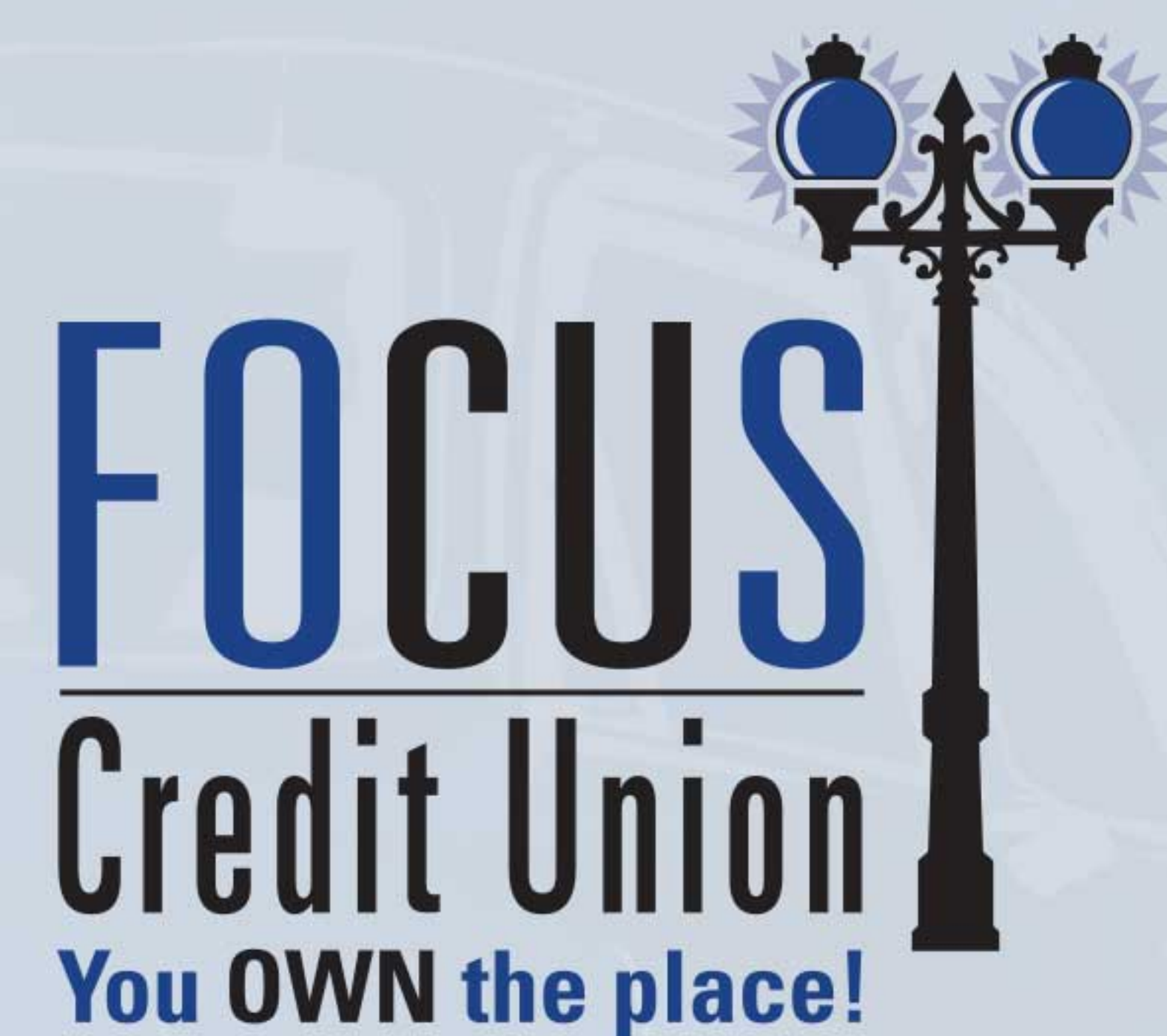


We could not have made this possible without the members. Your choice to have a Green checking account, and to donate your dividends, truly does make a difference in various communities!

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 and Wisconsin Humane Society. With **FOCUS CU Green Checking**, not only are you saving money, you are savings lives!

**LoanPay
Xpress**

Members are now able to pay loans online. Go to our homepage, www.focus-cu.com or mobile app homepage, and choose LoanPay Xpress.



There are over 30,000 CO-OP ATMs, and 5,000 CO-OP Shared Branches throughout the United States!



Look for these images when you are not near your local FOCUS CU Branch

Please visit: www.co-opcreditunions.org/locator/ or click on the CO-OP logo on: www.focus-cu.com

Menomonee Falls Branch

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

Wauwatosa Branch

1530 North 68th Street, Wauwatosa, WI 53213
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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.