

Summer  
2012

FOCUS Credit Union

## Finding Safety in Numbers



Looking for new retirement investment options? Collective wisdom says don't go it alone.

These days, many people are playing catch up and trying to rebuild diminished retirement savings. But the rules of the game have changed, and most are well advised to seek professional investment help. According to a 2009 report released by Prudential Financial entitled *The Impact of the Market Crises on Retirement Preparedness*, many people are feeling a greater sense of accountability when it comes to managing their money. But, the survey notes, financial professionals will play a critical role in helping consumers discover options for mending their investment portfolios.

Many Americans don't feel confident that they have saved enough to take them through retirement, and therefore, recognize they need to take more responsibility for their own retirement planning. But they also feel they don't have the experience and product knowledge to be successful in making their money last, which means that financial professionals must play an even more critical role for clients who want to explore new strategies on their own.

Without a doubt, the market decline has inspired individuals to rethink their personal responsibility when it comes to saving for retirement. Many investors hoping to learn more about financial vehicles are relying heavily on the Internet for information, but financial professionals remain important, especially when it comes to more complicated products. According to the survey:

- Two-thirds would trust a financial professional for information and guidance on how to best manage their retirement savings and investments.
- Sixty-six percent said their preference for learning more about guaranteed income would be by talking to a financial professional.
- More than two-thirds of near-retirees would consider guarantees as part of a variable annuity or option in their 401k account.

While the interest is high, many products are complicated. Getting educated about guaranteed income solutions so you're armed to discuss options that are available strikes the right balance.

Of course, as many have learned the hard way, simply getting product knowledge is not enough to keep your retirement boat afloat. Now more than ever it's important to have a strategy for building and growing assets and creating guaranteed income streams. To do so takes an understanding of your investment options, and building a plan that is customized for your unique situation.

When it comes to retirement planning, a team approach has always been a sound idea. On the heels of financial fallout, drawing on the collective wisdom of financial industry professionals while also maintaining a hands-on style when it comes to investment options is more important than ever.

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*Provided courtesy of Prudential. For more information, contact David Rispalje, a Financial Professional with The Prudential Insurance Company of America's Greater Wisconsin Financial Group agency located in Wauwatosa, Wisconsin. He can be reached at david.rispalje@prudential.com and (414)837-2638.*

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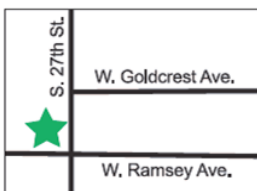
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FOCUS would like to welcome our newest MSR, Chrissy Zick. Before working at FOCUS, Chrissy worked in retail as well as the service industry. Chrissy is looking forward to enjoying her last summer off before going back to UW-Milwaukee to complete her degree in Communication. She enjoys outdoor activities such as camping and rafting as well as going to all the summer festivals.



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



## FROM THE CORNER OFFICE

Only because my girls are home from college during summer do we get the delightful taste of 'Reality TV', which reinforces how blessed we all are to live in this great state of Wisconsin. Summer brings out some of our best, whether it is kicking back eating something on a stick at State Fair, listening to the roar of the Milwaukee Mile, enjoying some world class musicians at Summerfest, finding some cool breezes through your rods and reels across your bow around our many lakes, making the pilgrimage up 'Nort', or rolling down the road on America's greatest motorcycle. Celebrating our community is one of my favorite past times, and I hope to see many of you as we continue a 20 year tradition in the Wauwatosa Independence Day Parade.

Recently in grad school, I was asked by another student why they should care to bank at a local institution. I proudly responded that wouldn't it be in their best interest if someone from the community understands their needs a little better than someone back in say New York or even Canada? A wise man once said you get what you give, and we continue to try and meet your financial needs by being a locally owned and operated cooperative.

Enjoy the summer and festival season in perfect Wisconsin weather and style.

*Proudly serving you,*  
**Dean Wilson**

## MRC: The Unexpected Happens

**FACT #1:** As your vehicle gets older, the risk and cost of repairs increases.

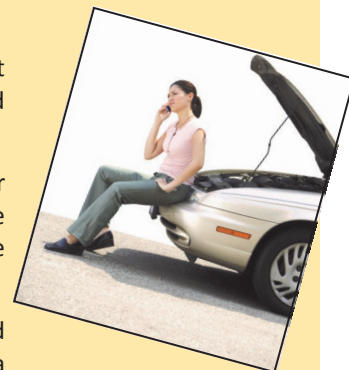
**FACT #2:** Vehicle repairs are expensive!

**FACT #3:** Member's Choice Mechanical Repair Coverage (MRC) pays for the cost of covered repairs (less any deductible).

Be prepared for the unexpected! Vehicle repairs can cost thousands of dollars, and can negatively impact your family's budget and credit rating. MRC can help eliminate the risk of blowing your budget by paying for the cost of covered repairs and breakdowns of your vehicle\*.

Some additional facts and benefits that our MRC plan offers:

- **Rental Reimbursement:** Up to \$30 per day for 5 days (or 10 days for a parts delay) from day one.
- **24-hour Emergency Roadside Assistance:** Up to \$100 per occurrence; includes towing, battery/jump start, fluid delivery, flat tire assistance and lock out service.
- **Travel Expense Reimbursement:** Up to \$500 for lodging, food and rental expense when a covered breakdown or collision occurs more than 100 miles from home.
- **Good at any authorized repair facility in the U.S. or Canada.**
- **No out of pocket expense** (except for any deductible): The covered repair is paid directly by the plan.
- **Transferable:** If you sell your vehicle privately, the coverage can be transferred, adding resale value and appeal.
- **Cancelable:** Receive a full refund within the first 90\*\* days or a pro-rated refund thereafter less a nominal administrative fee.



**Don't take just our word for it! Hear what a fellow member has to say:**

*"I was initially hesitant to purchase extended warranty coverage for a low mileage, newer vehicle, however, this was one of the best used auto loan purchases I ever made. Extended coverage is a smart purchase, especially for today's autos with sophisticated (and expensive to repair) systems and technologies. In the end, it paid for itself many times over. I have been a member with FCU for over 27 years, and am thankful to Karen and the rest of the FCU staff for recommending this coverage."*

-Steve W.  
Hartford, WI

\*Except items listed under the section titled "What This Agreement Does Not Cover,

\*\*See Mechanical Repair Agreement/Insurance Policy for any state variations.





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**Melissa Pitzen**  
Consumer Products Specialist

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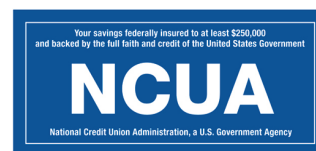


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