

Summer 2014

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

50 Years of FOCUS Means 50 More Years of Fun!

One of the many things FOCUS CU is doing to celebrate it's 50th year of serving the community is sponsoring The 2014 Summer Concert Series.

The Summer Concert series is held throughout the summer at Rotary Pavilion located at the southwest corner of 68th and State Street in Wauwatosa. Come on down enjoy some tunes, drinks, dancing and make sure to stop by the FOCUS CU tent!

TOSA TONIGHT

Friday, July 4

Wauwatosa Civic Celebration and Tosa Tonight present - Jason D. Williams - 8:00pm

Wednesday, July 9

Yellow Phone Music Conference presents - Hugh Bob & The Hustle - 7:30pm. Daniel and the Lion - 6pm

Wednesday, July 23

Concord Chamber Orchestra - 7:30pm. Easy Days Quartet - 6pm

Wednesday, August 13

The Milwaukee Irish Fest Foundation presents - Scythian - 7:30pm. Tallymoore - 6pm

Wednesday, August 27

American Transmission Company presents - Naima Adedapo - 7:30pm. Evan Christian & the Stinkies - 6pm

<http://tosatonight.com/index.html>

Come Celebrate America's Birthday with America's BEST Credit Union!

For 20+ years in a row FOCUS CU will be sponsoring a float in the Wauwatosa Independence Day Celebration Parade. This year the parade will start at 9 am on Friday, July Fourth. The route starts at 80th and North Avenue heading west and ending at 104th and North Avenue.

So dust off your American flags and lawn chairs and pick out a good spot to catch as much candy as you can and celebrate America's Birthday with FOCUS CU. The 4th of July is one of FOCUS's President Dean Wilson's favorite holidays, though Dean just can't understand why they don't celebrate it in his home land of Canada.

www.focus-cu.com

Your Money at Your Fingertips

Keeping Track of Your Finances is Extremely Important

FOCUS Credit Union makes available as many resources as possible to our members. The easiest and most effective way of staying on top of your money and avoiding fraudulent charges is by keeping track of your accounts at all times—24 hours a day 7 days a week—through our website www.focus-cu.com.

From our home site click on **ItsME247** and you have a variety of options for managing your money. A few of these options are: e-statements, electronic bill pay, up to the minute account inquiry, online transactions, rate quotes and many more benefits. No matter what your schedule is, you will always be able to access your account when needed.

E-statements allow you to access your normal bank statements as far back as 18 months. These statements provide you with all the transaction information throughout that particular month as well as showing dividends earned and interest paid.

Electronic Bill Pay is a fast and easy way to pay any bill anywhere in the country. You can make one time payments or set up recurring payments. This is very helpful in maintaining a positive payment history which eliminates any potential for a late payment on your credit bureau. Bill Pay stores your payee/biller information, keeps a record of all payments, even allows you to notate payments with details you want to remember. Historical data can be retrieved within seconds of the electronic request.

Account Inquiries. Check the balance in your savings and checking accounts. Verify your next payment due date or see when your certificates matures. These are all inquiries that are easily accessible once logged in to your online account.

Online Transaction. Not only can you check all your balances and due dates online but you can actually do transfer transactions as if you are your very own teller. You can transfer money between sub-accounts, make loan payments instantaneously, open a certificate in a matter of moments and even apply for a variety of loans from a second mortgage to a personal loan. No request is too small or too big. All of this is accessible online at your convenience.

Need a Larger Closet?

Now that the snow is finally gone have you been updating your summer wardrobe and need a larger closet...let us help put you in a new home with larger closets or bigger garage to harbor your new boat or SUV. **In conjunction with our mortgage partner, AmeriCU Mortgage we have a full array of mortgage loan programs to help put you in just the right house.**



30 year fixed interest rates remain well below 5% and down payments aren't a problem – here's why:

- **FHA** – minimum down payment of 3.5%, can be received as a gift
- **FHA Home Renovation** – include the cost of repairs and improvements with your purchase money mortgage
- **Conventional** – 5% down payment, also provides financing for vacation homes and investment properties
- **VA** – 0% down for qualified veterans
- **HARP** – special loan program for borrowers who owe more than the value of the property

No matter your need, we're here to help. Low rates and fees, people you know and trust...give us a call or stop in today, we're ready to help!

The Corner Office

Dean Wilson

18 years into my tenure as your credit union's CEO I have started to realize that there is some validity in the statement 'You win some and you lose some'. **Recently we wished long-time employee Kalia Xiong a fare-thee-well as she left the credit union on a new adventure. With every change, the credit union reconstitutes itself, and a new organization emerges with the expectation we will continue to meet and exceed our member's needs.**



As FOCUS Credit Union continues to drive home our local roots stop by and say hello at the Tosa Tonight Series or the Enderis Park Concerts on the Green.

With that in mind, we are excited to announce that **Nilsa Gebert** has moved to the Wauwatosa Branch as the branch manager and **Ed Miller** has moved to the Burleigh Branch to handle our loans. The nice thing about these kinds of moves is **we have two**

fresh eyes to a new branch setting and try and find opportunities to add more value to our existing staff.

Festival season is upon us here in Wisconsin and whether your flavor is a brat and a beer, music in a park or a cream puff, there really is no place that offers such a wide array of entertainment and culinary options. **As FOCUS Credit Union continues to drive home our local roots, stop by and say hello at the Tosa Tonight Series or the Enderis Park Concerts on the Green.** Our credit union is owned and operated by our members and can only operate in our local community, so wave as we go by on the Wauwatosa Independence Day Celebration Parade and maybe a Tootsie Roll will find its way to you.

Gas Mileage Galore!

As gas prices head up past \$4.00 a gallon, many of our members are looking for solutions to this financial quandary. A 'Legendary Roar' may be the solution we all have been waiting for. Many of our members are realizing how cheap it is to fill a gas tank on a HOG. While you're enjoying riding a cool Street Bob, you can get over 50 miles per gallon on the highway. Or, enjoy cruising on a sporty Nightster and get over 40 miles per gallon in the city.

Maybe you're more of a motor scooter type of person. You just need something fun to zip around the city with all the while saving money.

You know what fits your budget and your needs — we're here to help you!

It's always nice to look good and save some money while you're doing it. FOCUS Credit Union finances all kinds of bikes and scooters for our members and offers some of the lowest rates in town so you can enjoy your new life on the open road.

Call a loan officer today and find out how low your payment could be on your new wheels!
Or check the latest rates on www.focus-cu.com.

Summer's hot deal gets you \$500 more for your trade.

From June 1 – July 31, 2014, we'll appraise your vehicle using Kelley Blue Book® Trade-In Value and add \$500.¹

And, get a 0.25% rate discount.²

Upon used vehicle purchase from Enterprise Car Sales.

Ask your Member Service Representative or call 262 255-0833 for details.

Preview our great selection of quality used vehicles or find the nearest Enterprise Car Sales location at cuauto deals.com

Visit us at Enterprise Car Sales
Milwaukee, 5839 S. 27th St., 414 325-6000



enterprise car sales
Haggle-free buying. Worry-free ownership.

*Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington, D.C. Offer valid 6/1/14 - 7/31/14. No cash advances. Cannot be combined with any other offer. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ²APR-Annual Percentage Rate. 0.25% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Focus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 6/1/14 - 7/31/14. Cannot be combined with any other offer. The "e" logo, Enterprise, and "Haggle-free buying, Worry-free ownership," are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales. E06528 EW HA 2/13 DB

Mechanical Repair Coverage

Car repairs got you stressed? Not to worry, we are here to alleviate repair anxiety. **FOCUS Credit Union offers Mechanical Repair Coverage for all of its members, loan or not.** Do not be taken advantage of by phone solicitors with too good to be true offers on car repair protection. Go with a name and place you know and trust, FOCUS Credit Union.

We offer a variety of repair coverage levels from basic major components down to almost every switch and knob coverage.

Stop in to any Loan Officer's office to get a quote for your car today. You do not need to have a loan on the specific vehicle to purchase mechanical repair coverage. Also make sure to ask when doing a loan on your vehicle; as long as the vehicle has less than 100,000 miles and was made after 2000 it qualifies!



Burleigh Square Branch

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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.