

Summer 2016

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

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 homepage 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,



- **E-statements** allow you to access your normal bank statements as far back as one year. 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** lets you check the balance in your savings and checking accounts. Verify your next payment due date or see when your CD matures. These are all inquiries that are easily accessible once logged in to your online account.
- **Online Transaction** makes life a little easier. 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 CD 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.

Happy Birthday America!

FOCUS Credit Union will once again have a float in the Wauwatosa Independence Day Celebration Parade. **The parade, which is one of the largest in the state with over 100 units, will be on July 4th starting promptly at 9am. The parade route goes West on North Avenue from 80th Street to 104th Street. Family Fun at Hart Park from 4:00pm to 9:00pm followed by fireworks at 9:15pm.** What a fun way to appreciate America's independence with a parade and candy! Bring your family and support FOCUS CU and America, it's the patriotic thing to do!

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 balances over \$25. There is a small fee if the balance drops below \$25.

Green Checking: 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.

Corner Office

Summer is getting close and I can almost smell the interesting food items being wrapped in bacon and deep fried at State Fair. **These next three months are what makes Wisconsin absolute paradise to live in whether you love to camp, bike, festival, swim, fish or catch some great musical acts.**

The local-ness of your favorite fish fry or your neighborhood association's block party is what puts the community first and brings all of us closer together. Being a local credit union where we can only offer services to our community is part of the Cooperative difference of a credit union versus a bank. **When you decide to use the financial institution you own (hint-your credit union) you are returning the profits back to your fellow neighbors rather than distant Wall Street Hedge Funds.**

This summer when I stroll through Tosa's Farmers Market and then stop by Leff's and enjoy a cold River West Stein I will stare over at Hart Park and thank my lucky stars I live here.



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Focused Tax Solutions Hosts a Successful Social Security Planning Workshop

Our partnership with Focused Tax Solutions continues to pay 'free' dividends for our members future planning. **Recently 30-40 members attended a planning workshop where a topic expert opened up Pandora's box of Social Security benefits...both the when and how, and especially the why.** Members were able to ask topic experts publically or privately what strategies might be best for their scenario. This workshop offering is another member benefit for YOU, our member. An example provided, demonstrated a variance of over \$300,000 based on the choices some should make. **Future workshops are being planned, keep watch for announcements.**

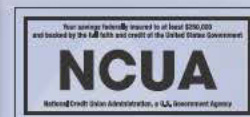
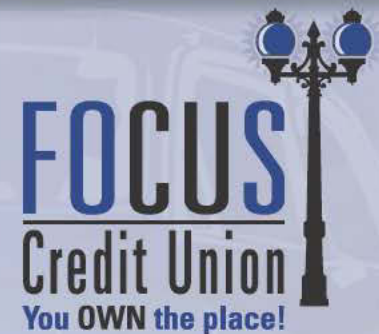


Make Miles of Memories This Summer

Buy a used vehicle with Enterprise Car Sales and experience customer service that'll leave a lasting impression. Mention you're a FOCUS Credit Union member and get an extra \$500 on top of your Kelley Blue Book trade-in value!



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



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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.