

Summer 2017

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

Happy Birthday America!

Come join the community in celebrating America's birthday with FOCUS Credit Union. Keeping with our annual tradition FOCUS CU will 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.



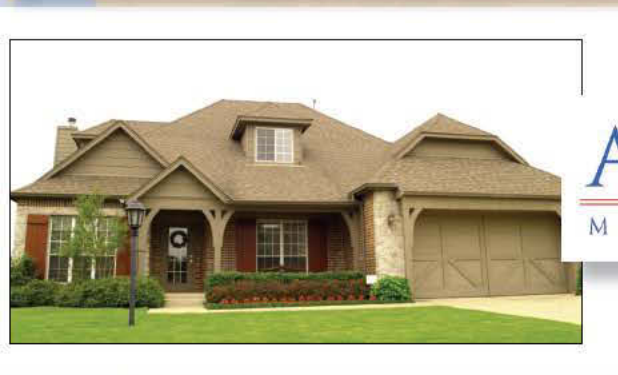
There is no better way to appreciate America's independence than a parade and lots of candy. So bring your family out and help show your support for FOCUS Credit Union and America, it's the patriotic thing to do!

Home Loans

30 year Fixed Rates and More!

Buying your first home, moving up to something larger, want to refinance to lower your rate or do home improvements. With interest rates and home prices are slowly going up, now is the time to get in before prices and rates start rising even more.

FOCUS Credit Union has partnered with AmeriCU Mortgage to provide members with a full array of home loan options.



AmeriCU
MORTGAGE

- 30 year fixed rates — no points
- 3.5% down payment FHA loans
- FHA 203K Home Renovation
- VA
- Rural Housing
- And more

AmeriCU retains life of loan servicing — that means **your questions will always be answered by AmeriCU's friendly, knowledgeable staff.** Please give us a call today to find out how we can help with your home loan needs.

AmeriCU NMLS#3028

Summer Travels planned? FOCUS can help.

FOCUS is here to help you prepare for your vacation and save you money on currency conversion. Stop in to any of our locations to find out more!

www.focus-cu.com

Corner Office

Every day as I personally fall further behind the technology pace, I try and spend time working to understand trends that center around people's banking needs. Our online banking presence ItsMe247 has been around for quite some time now but like your iPhone® it continues to get updates and I do like to point out some features that members might forget we offer or realize how they could benefit you.

In both of our  or in our App for your phone you can:

- Change your address, phone number, or account nicknames
- View cleared checks or request stop payments on checks
- Pay or transfer funds to outside bank accounts or P2P your friends or family money for lunch
- Apply for loans or open new savings accounts
- Sign up for text banking
- Set up e-alerts to send you emails or texts when your balance falls below a certain number or notify you when a direct deposit arrives in your account
- Set up new Payees in our integrated bill pay service
- Verify your phones compatibility regardless of operating system



Your credit union wants to help simplify your life as best we can.

Sometimes some of our daily tasks are right at our finger tips and your credit union wants to help simplify your life as best we can. Please call with any questions and remember we have Apps both in the Google Play and Apple Store that are free for your download and use.



MAKE MILES OF MEMORIES THIS SUMMER!
Buy a used vicle from Enterprise Car Sales and experience customer servicethat'll leave a lasting impression.



Sallie Mae® Smart Option Student Loan — Short version Web Content

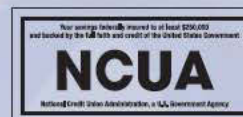
TAKE CONTROL OF YOUR COLLEGE FINANCING

- Competitive interest rates
- 3 repayment options
- No origination fee

Smart Option Student Loan®



For college expenses not covered by scholarships and federal loans, **FOCUS Credit Union** has partnered with **Sallie Mae** to bring you loans with great **repayment options and competitive rates**. Go to focus-cu.com and from the left side buttons, click on "Get The Money You Need For School".



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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.