

Winter
2011

FOCUS Credit Union

48th Annual Membership Meeting

NEW LOCATION

FOCUS Credit Union would like to invite every member to attend our/your annual meeting. All members are equal owners

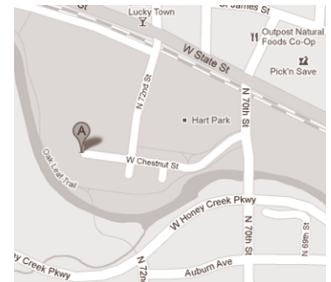
of the credit union and have an equal say, whether they have \$25 or \$25,000 on account. **Come celebrate another successful year with the staff, directors and fellow members of your credit union.**



FOCUS Credit Union is pleased to invite ALL of our membership to our 48th Annual Meeting, and we will be hosting this event at a new location.

**The Riverview Room
Hart Park Muellner Building**

**Saturday, February 25th, 2012
2:00pm**



Enjoy door prizes, snacks and refreshments. Each member is allowed a guest and the room holds up to 250 people, so please call for reservations and don't miss out.

This year we will have elections for two board seats, both for three year terms. *If you are interested in being a board member, contact one of the Nominating Committee members by January 22, 2012.* Please submit your intent in writing to either Kim Youngblood or Dean Wilson at FOCUS Credit Union attn: Nominating Committee, 3180 N 124th Street, Ste A, Wauwatosa WI 53222. Please send a brief resume stating your credentials, employment and family information, and why you would like to be on the board of directors. All information will be available to voters prior to the annual meeting. When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.

Call the credit union today and reserve a spot.

Seating is limited. 262-255-0833, ext 1264

VICTORY CREEK ACCOUNTING

Tax services are being offered again!

20% - 30%
less than a typical
"tax chain" fees



Focus Credit Union has partnered again with Victory Creek Accounting, LLC of Franklin to offer its members tax preparation services for the 2012 tax season. Victory Creek Accounting is a local CPA firm offering fast, affordable and convenient accounting services to individuals and small businesses. Some of the features they are offering our members this tax season are:

- Average fees that are 20% - 30% less than typical "tax chain" fees
- \$25 New Customer discount for qualifying returns
- Free federal and state e-file
- 48 hour turn around time guaranteed for qualified returns
- Conveniently located at our 124th & Burleigh branch

A tax preparer will be on-site Mondays, Wednesdays, and Saturdays for the entire tax season beginning January 30th, 2012. All appointments must be pre-scheduled and will take place during normal business hours. Please call Donna at 414-421-2404 for more information or to schedule an appointment.

Prepare Your Own Taxes?

Not to leave the "do it yourselfers" out, Victory Creek Accounting offers an on-line tax preparation site for people who prepare their own taxes. Some of the benefits of going through their website include:

- Up to one hour of free technical assistance.
- No software to load or download. No files to store or save.

- Easy, step-by-step screens guide you through the tax preparation process.
- Secure website and file storage at America's 3rd largest professional tax software provider.

Go to www.victorycreekaccounting.com to find out more about doing your own taxes.

'Tis the Season

One of Wisconsinites favorite past-times in the winter is snowmobiling. FOCUS Credit Union is happy to help our members when looking to purchase a snowmobile or refinance their current snowmobile loan. So whether you are looking to upgrade your old sled or you are a first time rider call FOCUS Credit Union to help you get the best deal possible on one of your favorite winter activities. Hey, if you can't ride your motorcycle a snowmobile can be a close second. Also get a jump start on great deals by buying an ATV in the off season. Don't wait till spring, interest rates are low now and so are prices.



Stay On Top With eAlerts

Ever curious about what is going on with your account? Log into Its-Me247, click on "My Messages" and click on "eAlert Subscriptions", it's that easy! Sign up for eNotices, receive emails about your account balances and any electronic deposits or withdrawals, or have loan due date reminders sent to your email. With this service, you will always know what's happening in your account! Call a Member Service Representative for more information on Its-Me247 or e-Alerts.

It's All About You

Securing Retirement Income In A Turbulent Economy

When it comes to retirement planning, it should be "all about you"--and creating retirement income that helps meets your individual needs. However, not everyone adequately considers what those needs actually are.

Determining your retirement income needs requires you to calculate the cost of all your living needs. Like any other type of budgeting process, you should consider all your expenses in retirement--such as food, rent or mortgage payments, real estate taxes, utility bills, car-related expenses, as well as more discretionary items such as vacations. Performing this exercise will help you think about retirement assets in terms of the income they can generate.

An important question to ask is whether you expect living expenses to decrease or increase throughout your retirement years. One way to look at it may be a "barbell approach" —recognizing that spending may be higher both at the beginning of retirement, when you're more active; and at the end of retirement, when healthcare costs may increase.



1Source: Employee Benefits Research Institute, 2008. Assumes the couple has average longevity and that coverage is available through a former employer but fully funded by the retiree.

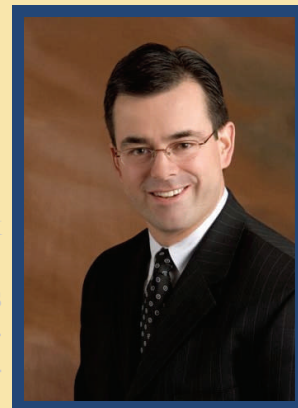
2 In 2006 the median age of retirement for men was 64 and the median retirement age for women was 62. USA Today, January 15, 2008.

The Prudential Insurance Company of America and its licensed financial professionals do not render tax or legal advice. Please consult with your tax and legal advisors regarding your personal circumstances.

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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. David Rispalje's office is located at 10000 W Innovation Drive. He can be reached at david.rispalje@prudential.com and (414)837-2638.

FROM THE CORNER OFFICE



As we take a quick peek at the year that was 2011 we find out there was plenty of good that outweighed the bad. The economic rollercoaster, called the stock market, kept us all in stitches as wild swings dictated that I may never get to retire and then the next day all was well. Mortgage rates have fallen yet again as the Federal Reserve Bank continues to try and infuse some activity into the current economy. The iPhone 4S created a stir with the ability to ask questions and have 'Siri' let us know the answers...a vocal search engine pure genius. The passing of Steve Jobs caused many luminaries to wax philosophical on the beautiful designs and visionary devices he helped create. The lunacy of our entertainment world spun well out of control with reality stars faux weddings and Charlie Sheen's spiral into a dark place. Whether you were Occupying some street, active in Bank Transfer Day, chasing down recall signatures or working to find a candidate it was a very busy year.

The majority of us regular folks continued on, with a new sense of determination to not allow ourselves be defined by these economic times. Your credit union continued to work to deliver new products and ideas to our membership through the year. A new car-buying service through Enterprise Car Sales has given our members access to low mile, reasonably priced used cars. Our text banking just rolled out in November and members can sign up under their homebanking go mobile option. Exciting new offerings are coming your way in 2012 with skip-a-pay and keep the change options to be released soon. The glass is half full here at the credit union and I will steal a phrase about our outlook for 2012 "WINNING".

Proudly serving you,

Dean Wilson



Meet the Staff



Phuong Huynh joined Focus Credit Union's Burleigh branch September 8, 2011. Currently she is enrolled in school pursuing a degree in criminal justice, with hopes to one day become an entertainment lawyer. She is bilingual in English and Vietnamese. Welcome Phuong!



My Xai Her joined Focus Credit Union's Burleigh branch September 8, 2011. My Xai brings many talents to our staff. She enjoys helping members and spreading her contagious laughter everywhere. She is bilingual in English and Hmong. Her positive attitude is a great addition to our staff. Welcome My Xai!



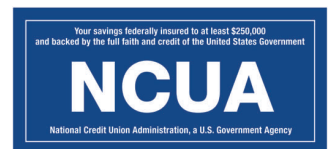
Melissa Vogel joined Focus Credit Unions Burleigh Branch September 2011. Melissa is a great addition to Focus and brings to our membership previous banking experience! She's a part time MSR here but a Full time mom at home. In her spare time she loves to read and watch movies and hang out with her family. Stop in our Burleigh Branch and welcome Melissa to the Team!



Roxanne Hoffmann comes to us from Best Buy where she worked for 6 years. She recently graduated in May of 2011 with her Associates Degree in Business Management from Moraine Park Technical College. She enjoys camping and spending time with her daughter and 2 naughty cats (who get into more trouble than her 3-year-old).



**CREDIT UNION
SERVICE CENTERS.**
The Member-Friendly Financial Network
[www.cuservicecenter.com]



Wauwatosa Branch

1530 North 68th Street * Wauwatosa, WI 53213
P 262-255-0833 * F 414-258-6254

Burleigh Square Branch

3180 N. 124th Street, Suite A * Wauwatosa, WI 53222
P 262-255-0833 * F 414-431-6091

Menomonee Falls Branch

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