

# IN-FOCUS

Winter  
2012

FOCUS Credit Union

## 49th Annual Membership Meeting **JOIN US!**



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 49th Annual Meeting, and we will be hosting this event at:

**The Riverview Room  
Hart Park Muellner Building**  
7300 W. Chestnut Street  
Wauwatosa, WI 53213

**Saturday, February 16th, 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 three seats for three year terms and one seat for a two year term. *If you are interested in being a board member, contact one of the Nominating Committee members by January 22, 2013.*** 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.

**Seating is limited. Reserve a spot today.**

**Call the credit union at 262-255-0833, ext. 1264**

# VICTORY CREEK ACCOUNTING

## BACK FOR A 3rd SEASON

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 2013 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
- Conveniently located at our 124th & Burleigh branch

A tax preparer will be available Mondays through Saturdays for the entire tax season beginning January 28th, 2013. 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.

### Check Out Their New Website!

In an effort to be a better tax resource for FOCUS Credit Union members, Victory Creek Accounting will be moving to a new website beginning January 1, 2013. The new website is designed to offer a wide range of tax and financial advice for both individuals and small businesses. It also features a number of links to popular federal and state tax websites, and allows for direct upload and download of electronic documents.



And, as always, Victory Creek Accounting will continue to offer its popular 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 to 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](http://www.victorycreekaccounting.com)  
after January 1st to visit their new website and find out more about doing your own taxes.

**It'sMe247**  
Online Banking

**WEBSITE  
MAKEOVER** Home-  
banking &  
It'sMe247

New Year's Resolution is to get a Makeover!

At the end of January 2013 you will notice a new and improved version of It'sMe247. The look and style will be changing but the convenience and simplicity will stay the same. Do not worry, all of your information will be stored and saved. Some of the buttons and options maybe in different spots or look a little different but all the options and services will be the same. With many new services coming later into 2013.

# THE CORNER OFFICE



## Going Local

A couple months back, my lovely bride convinced me we should head down to the Wauwatosa

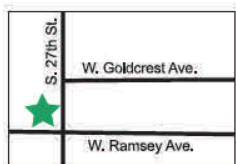
Farmers Market and perhaps introduce something to my system that wasn't from a drive through. We had a great morning picking through a much wider array than I had expected and even ended up with some delicious fresh local trout. The interesting thing about it was everyone there was excited about being part of something bigger than themselves. It seems like everything old is new again and with the growth of local owned and operated farmers and businesses our neighbors are realizing that if we shop local the jobs and the revenue stays local.

Suffice it to say, FOCUS Credit Union is a financial cooperative and can only accept deposits and loans from our members who live or work within our field of membership. At the end of the year when we have some net revenues available we are able to turn around and offer those benefits back to our member-owners.....sound familiar?

2013 looks to be yet another year of turbulence and uncertainty but I am certain that FOCUS Credit Union is here to benefit our members and our community. All we ask is that you check your statements and relationships and if you see accounts or loans elsewhere decide you want to be part of this local phenomenon and give us a call today so we can help. Happy holidays and all the best in 2013.

*Proudly serving you,*

*Dean Wilson*



**Enterprise Car Sales  
Milwaukee**  
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414.325.6000

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



**car sales**

**enterprise**  
Haggle-free buying. Worry-free ownership.

## 2013 schedule

*FOCUS Credit Union will be closed:*

**New Year's Day**

January 1<sup>st</sup>

**Memorial Day Weekend**

May 25<sup>th</sup> -27<sup>th</sup>

**Independence Day**

July 4<sup>th</sup>

**Labor Day Weekend**

August 31<sup>st</sup> -September 2<sup>nd</sup>

**Thanksgiving Day**

November 28<sup>th</sup>

**Christmas Holiday**

December 24<sup>th</sup> -25<sup>th</sup>

**New Year's Eve**

December 31<sup>st</sup>

**FOCUS CREDIT UNION MEMBERS:**

**Enterprise will appraise your vehicle  
using Kelley Blue Book® Trade-In  
Value and **ADD \$1,000!****

**Receive .25% off the current rate!\***

*Upon used vehicle purchase from Enterprise Car Sales.*

**January 1 – 31, 2013**

\*Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2013 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. 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 \$1,000 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, NE, NM, OK, OR, SC, TX and VA. Offer valid from 1/1/13 - 1/31/13. Used vehicles were previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. \*APR-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 1/1/13 - 1/31/13. This offer 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. © 2013 Enterprise Car Sales. D03195 NYC THIRD AD12/12 DB

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**focus-cu.com**



FOCUS would like to welcome our newest addition to the Burleigh branch, MaiKao Xiong, part-time MSR. She comes to us from the retail industry and looks forward to furthering her experiences and knowledge in finance. She brings to the credit union a positive attitude and excellent service skills. She enjoys fashion, shopping, reading, and watching movies on her free time. Welcome MaiKao!



Changes to Social Security Checks are coming and FOCUS is here to help!

In order to help avoid this Fiscal Cliff the government has decided to require all Social Security recipients to receive their funds by Direct Deposit. Currently it seems the deadline for setting up direct deposit is March of 2013.

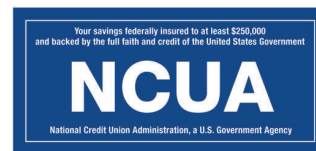
What does this mean for you? If you already receive your social security benefits through direct deposit then you will not have to do a thing. It will be business as usual. If you currently are receiving a check for your social security benefits you will have to change to direct deposit before March 2013.

The government has provided a website to help in this transition:

<http://www.godirect.org/>

By accessing this secured government website you will be able to update your information for your savings or checking account and transfer the delivery of your benefits to an electronic direct deposit.

If you don't have a computer or have problems navigating the government website feel free to stop in to any of FOCUS Credit Union's location and one of our staff members will be able to help you.



#### 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