

Winter 2014

# In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

## 50th Annual Membership Meeting

FOCUS Credit Union is pleased to invite ALL of our membership to our 50th Annual Meeting!



WHERE:

American Legion Post 449

3245 North 124th Street

Brookfield, WI 53005

WHEN:

2:00pm Saturday, February 15th 2014

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 2 spots to the Board of Directors for FOCUS CU

If you are interested in being a board member, contact one of the Nominating Committee members by January 22, 2014. 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.

**Please call the credit union today and reserve a spot. Seating is limited. 262-255-0833, ext. 1264.**

## New Year, New Travels?

If you plan (or decide spur-of-the-moment) on traveling in 2014, don't forget to get your FOCUS CU Visa® Travel Card!

The travel card is available at all 3 FOCUS locations for purchase. Once the card is activated you can reload as frequently as you like. **Stop in to FOCUS today and ask about the quick and easy way of accessing funds while traveling or purchasing things online without the stress of identity fraud.**



[www.focus-cu.com](http://www.focus-cu.com)

# A New Member of the FOCUS Family

**Matt Simmons**



**I love working with people and I enjoy the mortgage industry.**

Working as a loan officer is all I have ever done since I graduated from college and that is all I can ever see myself doing. After graduating from St Ambrose University in Davenport, IA, I immediately began working as a loan officer.

I switched jobs over the years but have spent my last 5 years at AmeriCU Mortgage. I have been helping credit union members with their financing needs now for almost 10 years. I am now in my 17th year of lending overall.



**AmeriCU Mortgage works directly with credit union members assisting them with their mortgage needs.**

Whether it be a purchase or refinance AmeriCU Mortgage is able to assist. AmeriCU offers all the traditional loan products-- Conventional, FHA, USDA, and VA. One of our specialties is the fha 203k loan. This loan will allow a borrower to put down as little as 3.5% on their purchase while borrowing extra money for repairs of the home that particular home being financed. It is a powerful tool to help borrowers buy homes that otherwise might not be open for purchase. This is also a great resource to help revitalize a neighborhood by not only buying in a certain area, but also by fixing up the house in question and improving its overall structure or look.

**Whatever the need, AmeriCU Mortgage is there to help.**

**Feel free to call me anytime at 414-750-2258 or email me at [msimmons@americu.com](mailto:msimmons@americu.com)**

Celebrate the Perfect Picks  
Used Auto Sales Event with this special offer!



**Enterprise will appraise your vehicle  
using Kelley Blue Book® Trade-In  
Value and ADD \$1,000!<sup>1</sup>  
And, get a 0.25% rate discount!<sup>2</sup>**

Upon used vehicle purchase from Enterprise Car Sales.

**Now through January 31, 2014**

Ask your Member Service Representative or call **262 255-0833** for details.  
Preview our great selection of quality used vehicles at [cuautodeals.com](http://cuautodeals.com)



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Milwaukee • 5839 S. 27th St. • 414 325-6000

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



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# The Corner Office

Dean Wilson

**Our lenders are paid to try and find ways to help our member-owners save money.** It is honestly that simple; if we can refinance your loan from somewhere else and cut your interest rates we are excited that we can reinforce our benefit of being a member.

Recently we have run across a handful of situations where we were unable to help our members based on the deal they signed at the dealership. Our lenders can provide you with NADA trade values, new vehicle invoice pricing and warranty quotations. **By coming in for a pre-approval we could not only save you thousands on the financing side of the deal but potentially save you thousands on the actual amount you have to finance.**

**WE CAN'T ALWAYS HELP YOU IF YOU DON'T STOP IN AND SEE US FIRST.**

Being a member-owned cooperative means offering the personal service that allows you to relax and trust our lending professionals will get you the best deal put together, **stop in the New Year and see if we can save you money** on your new purchase or your existing financed loan.

On a sad note, long time Wauwatosa Municipal FOCUS Credit Union mortgage loan officer passed away after a long and courageous battle with cancer. **Dawn Bainter served our membership for over 18 years and always provided our members with personal and top notch service, rest in peace.**

**As we head into the New Year we are excited to introduce Matt Simmons as our mortgage loan officer with AmeriCU.** Matt offers over 15 years of credit union mortgage lending experience and is excited to connect with our membership.



**FOCUS prides itself on giving back to the community, and with our great members we always succeed!**

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**FOCUS Credit Union Would like to thank all the Members and Employees that help raise over 500 pounds of food and over \$150 dollars in cold hard cash for local hungry families.**

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In addition to the annual Hunger Task force fundraiser FOCUS would like to **thank all the members that have taken advantage of the totally free green checking accounts that help to raise over \$800 for a variety of charities.**

Though it only seems to be a penny or two a month it does add up. So a huge thank you from FOCUS and the invisible children, WI Humane Society, MACC Fund, Sojourner Truth House, Habitat for Humanity and the Conservation Fund.

**Want to start donate your monthly checking account dividends?  
Ask a Member service rep. about the Green Checking account today!**

# Victory Creek Accounting is Back for Another Tax Season!

**VICTORY CREEK  
ACCOUNTING**

Focus Credit Union has partnered again with Victory Creek Accounting, LLC of Franklin to offer its members tax preparation services for the 2014 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
- Daytime appointments conveniently located at our 124th & Burleigh branch or
- Evening appointments located at or new office location at 76th & Rawson in Franklin

A tax preparer will be available Mondays through Saturdays for the entire tax season beginning January 27th, 2014. 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.

**Don't Forget to Check Out Their Website!**

[www.victorycreekaccounting.com](http://www.victorycreekaccounting.com)

In an effort to be a better tax resource for Focus Credit Union members, **Victory Creek Accounting's 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 find out more about doing your own taxes.**



**Burleigh Square Branch**  
3180 North 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

**Wauwatosa Branch**  
1530 North 68th Street, Wauwatosa, WI 53213  
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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.*