Winter 2015

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

51st Annual Membership Meeting

Who Can Attend:

FOCUS Credit Union is pleased to invite ALL of our Membership to our 51th Annual Meeting

Where:

American Legion Post 449 3245 North 124th St Brookfield WI 53005

When:

2 p.m. Saturday February 14, 2015 (Yep, Valentine's Day)

Please call the Credit union today and reserve a spot. Seating is limited to the first 250 people to sign up. As usual, we'll have door prizes and raffle items as well as appetizers and refreshment. **So show the Credit union some love on Valentine's Day and join us for this great event.**

This year we will have elections for two seats for three year terms. 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.

Best Way to Budget

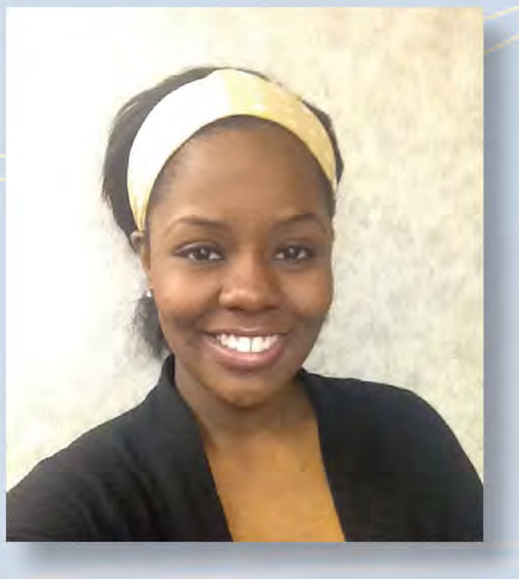
Direct Deposit! With Focus Credit Union's Direct Deposit option you can manage your money in a variety of different ways. **The biggest benefit of Direct Deposit is you are spreading your loan payments out over both paychecks throughout the month, eliminating the need to make a large payment one time a month that can easily be forgotten.**

Direct Deposit of your paycheck is one of the easiest and most effective ways to budget your finances, especially your FOCUS Credit Union loan payments.

Direct Deposit is also a great way to save. Not only can you disburse your check to your loans but also to your other Focus accounts such as Savings, Vacation Club, IRA or even an Evergreen Certificate. By setting up Direct Deposit to be disbursed to all your accounts the hard part is done for you, as long as you are receiving a check as normal, your payments are taken care of. You can also access and manage your Direct Deposit online at ItsME247.

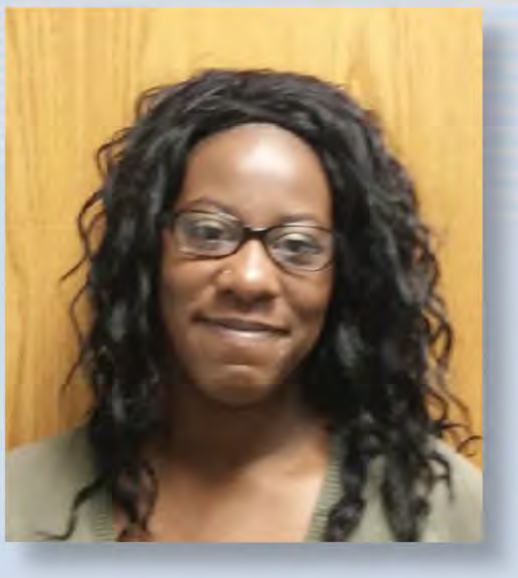
Avoid late fees and just squeaking by at the end of each month, set up Direct Deposit now.

Meet Two New FOCUS CU Staff Members



Ashley Owens

Before joining us here at FOCUS Credit Union, Ashley did home health care for her father. She also spent a lot of her time volunteering at her son's school. She enjoys weekly trips to the library with her son, shopping and reading during her spare time. She plans on going back to MATC this upcoming fall in order to obtain a degree in either Nursing or Social Services.



Tierra Jallow

My name is Tierra which stands for earth in Spanish I guess you can say because of that I'm very down to earth. I have a three year old daughter who is very special to me and we do everything together. Our favorite place to go is to Wisconsin dells (when it's hot of course)- she loves any water park. The things I love most about life are being able to share special moments with the people I love most, knowing that there's so many adventures in life, and as long as you believe in yourself you can accomplish anything you set your mind to!

Great Prices to Celebrate the Holiday Season.

Thousands of vehicles priced below Kelley Blue Book® suggested retail value.[1]

Get a 0.25% rate discount.[2]

Upon used vehicle purchase from Enterprise Car Sales.

January 1 – 31, 2015

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

Preview our great selection of quality used vehicles or find the nearest Enterprise Car Sales location at cuautodeals.com

Visit us at Enterprise Car Sales

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

FOCUS Credit Union

You OWN the place!

enterprise car sales

Haggle-free buying. Worry-free ownership.®

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The Corner Office

Dean Wilson

As another year draws to a close, I am always reminded that we get yet another clean slate to try and chart a new future for our owner-members in 2015. **It's a busy time at the credit union with budgets, business plans and year end accounting shenanigans but it is a time where we dream a little about what we could be.**

2015 starts with your credit union forcing our members to choose better account security with the dreaded usernames and after a couple of minor bumps we seem to be sailing right along. We are also forcing our members to (hopefully) choose free statement options like picking up in branch or e-statements in order to avoid fees.

Cooperative is a funny word and as member owners we hope you decide to consider us as a first option for your borrowing and savings needs. Essentially we all benefit from each of us using as many services as possible and therefore we can offer 1.99% vehicle loan specials due to our members that save their money with us.

Wishing you and your family peace, happiness and prosperity in the New Year.

E-Statements a great way to keep track, and save cash! Sign up today!

Sign up for estatments and get instant access to 18 previous months of statement's for free!
Sign up by login into home banking and choosing e-statement under preferences. Or feel free to stop on in and any member service rep would be happing to help!
Save a tree go E!

Stay On Top With e-Alerts!

Ever curious about what is going on with your account? Log into ItsMe247, 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 ItsMe247 or e-Alerts.

Tis the Season!

One of Wisconsinites favorite pastimes 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.**

VICTORY CREEK ACCOUNTING

Victory Creek Accounting is Back for a Third Tax Season!

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 after January 1st to visit their new website and find out more about doing your own taxes.

FOCUS Credit Union
You OWN the place!

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING OPPORTUNITY

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
P 262-255-0833 • F 414-258-6254

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.