Winter 2018

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

FOCUS CU's 54th Annual Membership Meeting

FOCUS Credit Union is Pleased to Invite ALL of Our Membership to Our 54th Annual Meeting

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

When: 2 p.m. Saturday, February 17, 2018

Please call the Credit Union today and reserve a spot. Seating is limited to the first 250 people to sign up. As usual, door prizes and raffle items as well as appetizers and refreshments will be provided. The annual meeting is a fun event but it is also a great opportunity to hear about the success of FOCUS in 2017 and what the future has to offer.

This year we will have elections for two seats for three-year terms, and two seats for two-year terms. If you are interested in being a board member, contact one of the Nominating Committee members by January 19, 2018. 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.

FOCUS CU's Mobile App Makes Your Life Easier!

Download the FOCUS CU app from the Apple® App Store or Google™ Play.

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Download The FCU App today!

The Most Wonderful Time of the Year? TAX SEASON!

Wondering if you are taking advantage of all the tax breaks that you are entitled to?

focused TAX SOLUTIONS™

Focused Tax Solutions has partnered with FOCUS Credit Union to help our members with all their tax and retirement needs.

Focused Tax Solution will be offering free seminars to FOCUS members on a variety of topics. Keep an eye out for future updates on free seminars and consultations for all FOCUS CU members!

Corner Office

Recently at a staff meeting I mentioned the good old days back when the credit union was inside of Wauwatosa City Hall and I received many blank stares. **It made me realize that the past really is prologue and your credit union's journey continues forward as we welcome new faces at new places.** The good old days were a time when our members couldn't get an online balance or transfer money on the smart phone. The more I wax philosophical for the good old days the more I realize these current days are a hey-day for our member's ability to be connected to their financial needs in a variety of ways.

With the advent of our new mobile app our members will now be able to take a picture of a check using their phone and have the funds deposited into their account without having to darken our branch doors. We are also excited about releasing our electronic signature program in 2018, which will allow members to electronically sign loan documents from wherever is convenient. **While it is fun to remember those good old days, it is even more exciting to see where technology can help us move our member experiences forward.**

The past really is prologue and your credit union's journey continues forward .

It is Never Too Early to Think About Buying or Refinancing Your Home!

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 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.

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

AmeriCU MORTGAGE

If you have any questions about refinancing your home or buying a new home, I would be happy to talk to you. A quick 5 to 10 minute phone call could provide a great amount of information that might be worthwhile if you are in the position to make a move either way. **Matt Simmons, Americu Mortgage • 414-750-2258**

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NCUA

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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.