

Winter 2019

WATCH FOR MORE INFO!

Debit Card  
**ROUNDUP**

# In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

## 55<sup>th</sup> Annual Membership Meeting

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

**Where:** Alioto's • 3041 N Mayfair Rd, Wauwatosa, WI 53222

**When:** 2 p.m. Saturday February 16, 2019

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 2018 and what the future has to offer.

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

**If you are interested in being a board member, contact one of the Nominating Committee members by January 20, 2019.** Please submit your intent in writing to either Kim Youngblood or Dean Wilson at FOCUS Credit Union Attn: Nominating Committee, FOCUS Credit Union, N88W14930 Main St., Menomonee Falls WI 53051. 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.*

## Credit Union Cuties!

Submit a photo of your favorite pets and they could be featured in the upcoming newsletters! Please send submissions to [Chrissy@focus-cu.com](mailto:Chrissy@focus-cu.com).

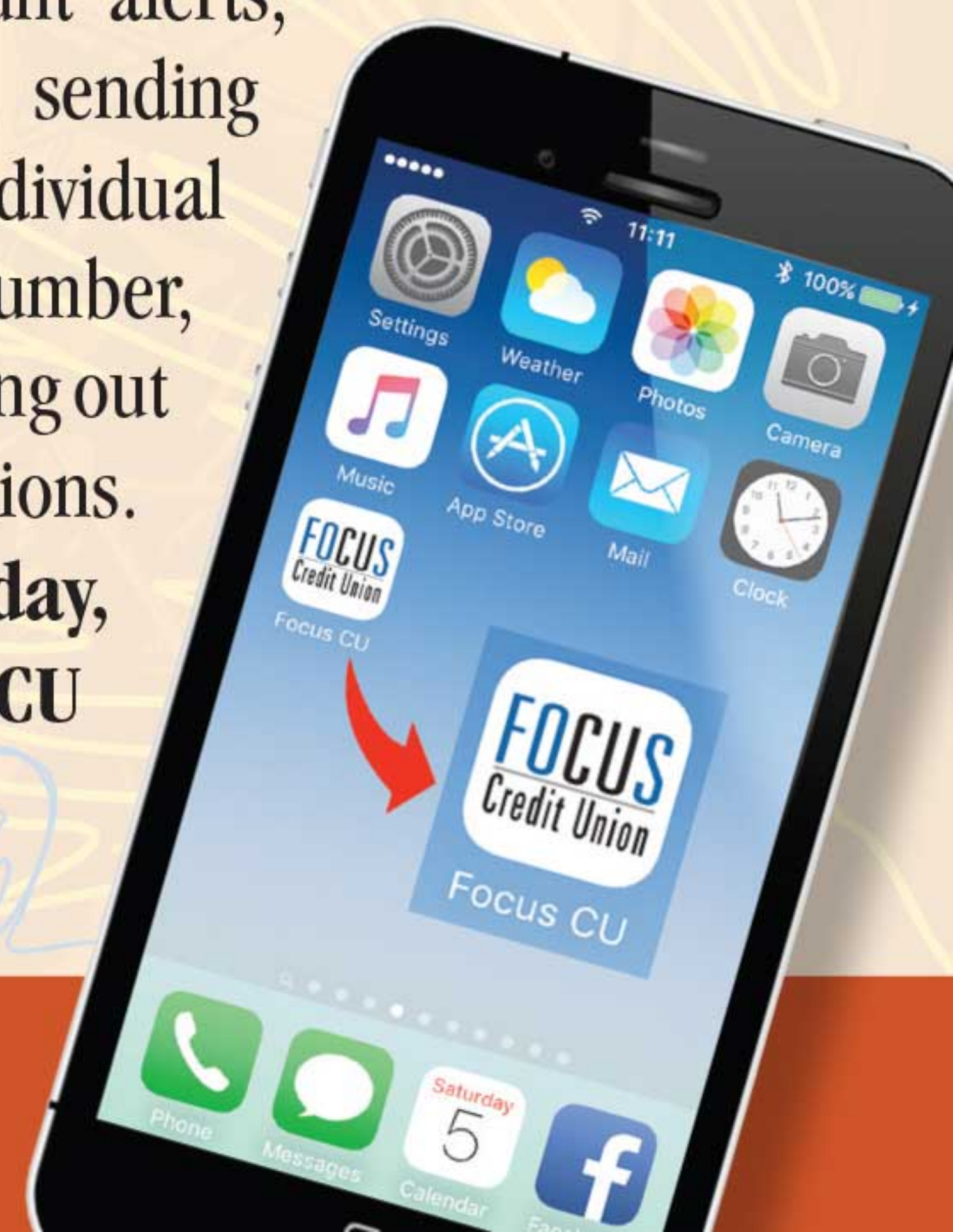


Daisy is from the Menomonee Falls Branch!

Fiona is very excited to be a member of FOCUS!

## FOCUS CU's Mobile App Makes Life Easier!

Download the FOCUS CU app from the Apple® App Store or Google™ Play to start using all of our free services! This includes mobile check deposit, transferring funds, setting up account alerts, paying bills internally or externally, sending funds to other accounts or to an individual person using their e-mail or phone number, transactional history, as well as checking out the many other helpful and free options. All just a swipe away, 24 hours a day, 365 days a year! Download The FCU App today!



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



## Corner Office

So, for 23 years plus I have been writing to our member-owners about the goings on at the credit union. It seems like it is time to offer my thanks to our members and staff who make this credit union go.

- I am thankful for member-owners who care about their local community and choose to borrow and save with their neighbors to help keep our credit union vibrant.
- I am thankful for staff members who choose to share a story and a laugh with our members knowing that each person has an important story.
- I am thankful for a volunteer board of directors who guide the credit union's democratic principals to make sure that our member-owners are the focus of FOCUS.
- I am thankful for all the extra effort and work our employees made as we transitioned from our leased space in 2018. Lots of boxes and moving and late nights...it would not have happened without you.

I am thankful for our member-owners, staff and volunteer board.

2019 beckons us all and reminds us that we can choose to take the high road to integrity and prosperity and continue to be a force for good.



### 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.

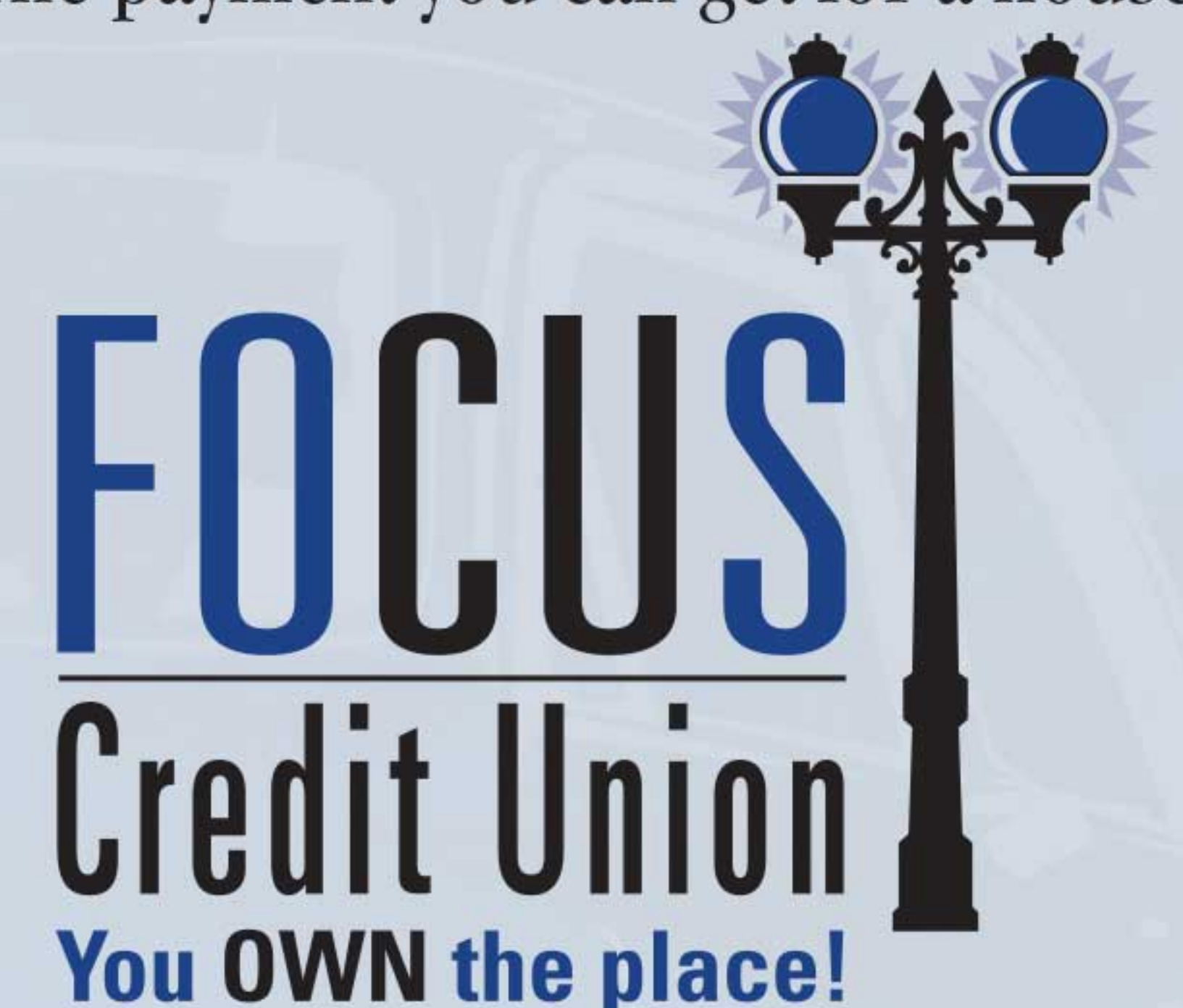
**FOCUS Credit Union has partnered with AmeriCU Mortgage to provide members with a full array of home loan options.**

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

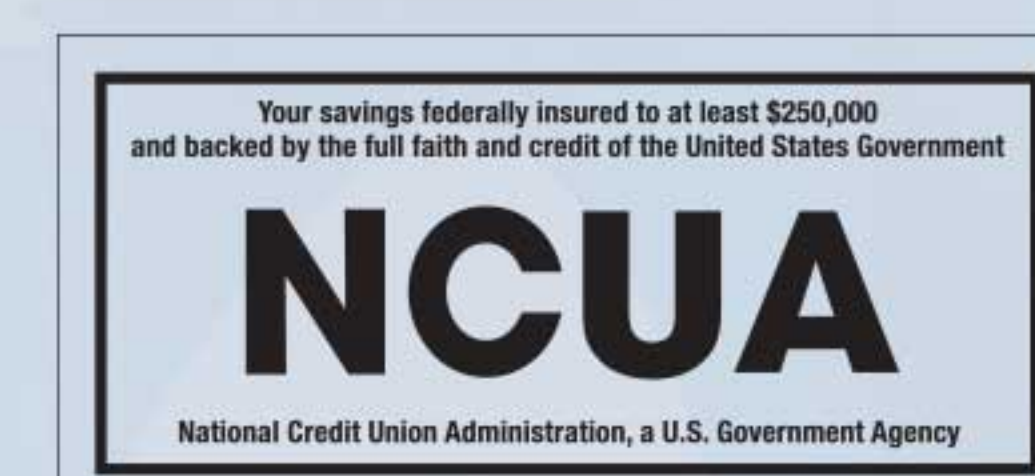
Rates are near historic lows, with some of the best rates we have seen in our lifetime, yet the market is still volatile. Recently, rates have attempted to stabilize and even make a slight comeback. Now that rates have seemed to calm down, it is a great time to consider refinancing your home or purchasing a new home if you are a renter. The payment you can get for a house will never be better with the current rates we have right now!

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



Members are now able to pay loans online. Go to our homepage, [www.focus-cu.com](http://www.focus-cu.com) or mobile app homepage, and choose LoanPay Xpress.



**Menomonee Falls Branch**  
N88 W14930 Main Street, Menomonee Falls, WI 53051  
P/TEXT 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.*