

Summer 2020

In FOCUS

A quarterly newsletter for members of FOCUS Credit Union

Don't Miss Us Too Much!

FOCUS CU is as bummed as you are about missing the Independence Day parade!

There are other ways to celebrate the 4th of July with family and friends! **Using technology and social media to connect with far away friends and family is a safe way to celebrate.** We hope to be back in the parade in 2021, but for now, know that FOCUS will miss seeing your smiling faces at this year's Wauwatosa Independence Day parade!

**FOCUS Credit Union will be CLOSED
July 3rd and 4th, in honor of Independence Day weekend.**

Find Yourself Out of Town?

FOCUS wants to help access your funds with peace of mind and ease! **Access the 30,000 CO-OP ATMs, and 5,000 CO-OP Shared Branches throughout the United States!**

Use our Mobile App and look for the CO-OP logo

Visit the website:
www.co-opcreditunions.org/locator/

Enter the zip code on our website
and click find locations: www.Focus-CU.com

FOCUS also offers Reloadable The CUMONEY® Visa TravelMoney® Prepaid debit card for safe and easy spending!



DON'T FORGET TO LET US KNOW YOU ARE TRAVELING!

Plan on using your FOCUS credit or debit cards while out of town? Call our branches at 262-255-0833 with the locations and dates you will be gone, so your cards will work while you play!

Credit Union Cuties!

Do you have a furry friend who you'd like to be included in our quarterly newsletter? Email us a photo of your pets and you may find them featured! Send an email to Chrissy@focus-cu.com or text the pic to our main number 262-255-0833.



Bart & Gus are the newest (and cutest) hard workers at the Wauwatosa Branch!

Corner Office

3 months ago, when I was preparing for our spring newsletter, lawns were starting to grow and bulbs were getting planted and we were blissfully unaware of the challenges soon at hand. **COVID-19's reality check has made all of us recognize how delicate life can be** and I can't tell you how sobering it is to watch loved ones connect through windows at senior homes. **George Floyd's death causes all of us to look inside at who we really are and measure what we really stand for.**

Within every challenge faced today, I see shining examples of the best in people working to provide food to our most at risk citizens or sewing masks for our heroes on the medical front line. Brave people rise-up to do what is right in our communities and give us all hope.



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Ways to Save in Summer!

1. Make a Plan!

- All success starts with a plan! Making a budget and addressing areas of overspending are the first steps to save!

2. Buy Less, Sell More!

- Instead of spending money on things you do not need, consider making money back on items you've already purchased! Perhaps a garage sale, online marketplaces, or buy/sell groups on social media will help put more money back in your pocket!

3. Follow the '30 Day Rule'!

- Impulse buys can ruin a savings goal, so wait 30 days before buying items, especially larger and more costly items.

4. Make Shopping Lists & Stick to Them!

- Budgeting finances can be easier if you know exactly what you need. Start by planning a week's menu and buy in bulk if possible, then freeze the extra for when you need a quick meal later! More savings, less trips to the store, less takeout!

5. Try Out Your Green Thumb!

- Gardening and growing your own food is both rewarding and a huge money saver, especially if your family eats a lot of produce!

6. Change Your Entertainment Habits!

- Instead of nights out on the town, opt for a potluck with friends, have a game night, or a movie marathon. So many ways to entertain with little added costs.

7. Turn Down Your Water Heater!

- Chances are you will not need your water heater cranked as high as winter months. Turning down the temperature by 10 degrees could save you 3-5% on energy costs! Be sure to lower the temperature and watch those \$\$ add up!

8. Adjust Your Energy Use!

- You might be surprised at how much energy can be saved by simply turning out the light when you leave and unplug unused appliances like toasters, radios, and TVs. Be sure to monitor your air conditioner usage and help cut costs by keeping it at reasonable temperatures and closing vents in unused rooms.

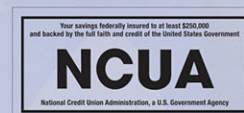
9. Pay Yourself First!

- Setting up an automatic transfer from your direct deposits into your savings account is a great way to start building your savings!

10. Let FOCUS Help!

- We are offering several loan options right now with low-fixed rates that do not change! Stop in or call!

FOCUS
Credit Union
You OWN the place!



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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.