

## CFFCU Visa Cardholders – With eZCardInfo, You’re in Control

Don't let unruly stacks of credit card statements lead to undisciplined fiscal habits. Late or missed payments reflect poorly on your credit rating – and can put your financial future in jeopardy. But with eZCardInfo, you can push aside your paper statements and gain a clearer view of your credit card information than ever before.

eZCardInfo is like online banking for your credit card! When you enroll, you can manage your account 24/7, including the ability to:

- View your account balances
- Check available credit
- View past and current statements
- Download data to financial software
- View transactions since your last statement

- Search and view up to 18 months of transaction history
- Pay your bill online
- View transaction and spending reports
- Receive e-mail or text alerts for information about conditions or events affecting your account

And, with our encrypted Web site, you'll feel safe knowing that your credit card information is secure. Enroll in eZCardInfo and start taking control of your finances today!

To enroll, or for more information, please visit [www.eZCardInfo.com](http://www.eZCardInfo.com).



## National Credit Union Youth Week

Come celebrate National Credit Union Youth Week with Community Focus FCU from April 19 to 23. All Kingsley Kids Club members that make a deposit into their savings account of \$5.00 or more will receive a free savings bank.\*

\*Minimum deposit of \$5.00. One bank per member.



20 neighborhood credit union locations — minutes away! Open evenings and weekends

### Community Focus Federal Credit Union

[www.communityfocuscu.org](http://www.communityfocuscu.org) • Toll-free: 1-800-526-7328

**Brownstown** 18925 Telegraph, Brownstown, MI 48174 • Phone: 734-281-3900 • Fax: 734-281-2352

**Ecorse** 3815 W. Jefferson, Ecorse, MI 48229 • Phone: 313-386-5800 • Fax: 313-386-5883

#### Brownstown Lobby

M-Th 9:00 am to 5:00 pm  
Friday: 9:00 am to 6:00 pm  
Saturday: 9:00 am to 1:00 pm

#### Brownstown Drive up

M-Th 8:00 am to 5:00 pm  
Friday: 8:00 am to 6:00 pm  
Saturday: 9:00 am to 1:00 pm

#### Ecorse

M-Th 9:00 am to 5:00 pm  
Friday: 9:00 am to 6:00 pm

#### Service Centers:

1-800-800-9700

#### Service Center Hours:

M-F 9:00 am to 7:00 pm  
M-F 9:00 am to 2:00 pm

**Ann Arbor:** 4687 Washtenaw

**Canton:** 5810 N. Sheldon Rd.

**Detroit-Eastside:** 14481 Gratiot

**Garden City:** 30094 Ford R.d.

**Grand Rapids-Walker:** 3286G Alpine NW

**Kalamazoo:** 6286 S. Westnedge

**Lansing:** 6250 S. Cedar

**Livonia:** 33036 W. Seven Mile Rd.

**Madison Heights:** 1419 W Fourteen Mile Rd.

**Novi:** 41690 Ten Mile Rd.

**Redford:** 25489 Grand River

**Riverview:** 19224 Fort St.

**Rochester Hills:** 925 E. Auburn

**St. Clair Shores:** 31065 Harper

**Southfield:** 23647 Greenfield Rd.

**Sterling Heights:** 43722 Schoenherr

**Taylor:** 21584 Ecorse Rd.

**Waterford:** 7372 Highland

## Low Auto Loan Rate Extension

Community Focus FCU is extending our terrifically low auto loan rate of 3.99% APR\* until May 31, 2010. Come in and apply today!

\*APR = Annual Percentage Rate



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



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Holiday Closings!

Monday, May 31  
**Memorial Day**

Monday, July 5  
**Independence Day**

COMMUNITY FOCUS

Federal Credit Union

FAST • FRIENDLY • FAIR

CFFCUS



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AMERICA'S CREDIT UNIONS™

## Using your Community Focus FCU Visa card can be a rewarding experience!



Did you know that each time you use your Community Focus FCU Visa card, you earn valuable ScoreCard® Bonus Points good toward gift and travel awards? The ScoreCard Bonus Point program is a standard feature of your Community Focus FCU Visa Credit card.

You earn one ScoreCard Bonus Point for every net dollar you spend.

So whether you buy groceries or gas, pay bills, go to the movies or out to dinner, if you pay with your Community Focus FCU credit card, you will earn Bonus Points. Cash advances, convenience checks and returns posted to your rewards card are not eligible for Bonus Points. You can check the program Web site, [www.scorecardrewards.com](http://www.scorecardrewards.com), as often as you like for your updated point balance and program information.

What are the rewards? Your Bonus Points can be redeemed

for brand name merchandise from manufacturers like Sony®, Dooney & Bourke®, Samsung®, Weber®, Kluge® and Seiko®. Awards start as low as 2,000 Bonus Points for redemption. So, whether it is a CD holder or a full-blown Bose® Lifestyle DVD Home Theater System, you will be sure to find merchandise that will please you or someone you love.

If travel is more your style, you'll love the flexibility that comes with ScoreCard Rewards. Awards range from hotel stays and round trip airline tickets on virtually any airline, to vacation packages or luxury cruises. You choose the destination; we'll book your trip. We'll even help you with your travel companion's arrangements!

"We added the ScoreCard Bonus Point program to our Visa Credit Card Program starting March 1, 2010 as a way to reward our loyal members for using our products and services," explained CEO Lynne Boucher.

Bonus Points for merchandise can be redeemed at any time via mail or at [www.scorecardrewards.com](http://www.scorecardrewards.com). Travel redemptions can be made on the Web site or over the phone with a representative. For a complete list of rewards go to the program Web site, easily accessible from [www.communityfocusfcu.org](http://www.communityfocusfcu.org) and click on the Scorecard link under the What's New or Credit Card page.

If you don't already have a Community Focus FCU Visa credit rewards card that earns you Bonus Points for every purchase, simply call us at 800.526.7328 or stop by the nearest branch location today!

## Community Focus FCU Members – Why Throw Away Your Money?

### Save on Sprint wireless service and phones, plus get a FREE car charger!

Community Focus FCU members have already been saving big with the Sprint Credit Union Member Discount Plan. Now our members can also receive a **FREE car charger\*** with the purchase and activation of a new phone with Sprint. Not familiar with the Sprint Credit Union Member Discount Plan? Here's how you can save:

- **10% off** most regularly priced Sprint service plans
- Waived activation fee on new activations
- Waived upgrade fees

Start saving today! Free car charger available with **Web and phone purchases only**. To learn more about this discount plan and to get your free car charger, visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com) or call **877.SAVE.4.CU**.

\*Offer valid from March 1, 2010 to May 31, 2010. Exclusively from Platinum Wireless, while supplies last. Must be a credit union member to qualify. Call **877.SAVE.4.CU** for details and restrictions.



## Important Overdraft Information

The Electronic Funds Transfer (EFT) Act, also known as Regulation E, was implemented in the United States in 1978 to establish the rights and liabilities of consumers. New rules in connection to Regulation E will go into effect on July 1, 2010. These changes will affect overdraft protection for ATM and one-time debit card purchases.

As of right now, Community Focus FCU charges a fee for these transactions if you have insufficient funds to cover them – unless you have overdraft protection set up on your account. On July 1, we will not be able to continue to do this without your written authorization. If you choose not to give authorization, any transactions for which sufficient funds don't exist in your account will be declined at the Point-of-Sale. This does not affect checks drawn on your account or recurring payments using your debit card.

More information will be provided on our Web site and in the mail, explaining your overdraft coverages for ATM and one time debit card transactions, and how to opt in to keep this overdraft service.

If you have any questions about Regulation E and what it means for your accounts with Community Focus FCU, please contact a member representative.

## Important numbers to remember:

**ATM/Mastermoney Card  
Lost or Stolen  
800-754-4128**

**VISA Card  
Lost or Stolen  
800-991-4961**

## Declared Dividends

Dividend rates effective for 4th Quarter, 2009

APR = Annual Percentage Rate APY = Annual Percentage Yield

Money Market (Tiered)	October		November		December		Share Accounts . . . . .	RATE	APY
	RATE	APY	RATE	APY	RATE	APY			
\$2,500-\$49,999.99 . . . . .	0.50% APR	0.50% APY	0.50% APR	0.50% APY	0.50% APR	0.50% APY	IRA Accounts . . . . .	0.10% APR*	0.10% APY*
\$50,000-\$99,999.99 . . . . .	0.65% APR	0.65% APY	0.65% APR	0.65% APY	0.65% APR	0.65% APY		1.25% APR	1.26% APY
\$100,000+ . . . . .	0.85% APR	0.85% APY	0.85% APR	0.85% APY	0.85% APR	0.85% APY		*\$300 Minimum Balance	