

APRIL  
2012

FAST  
FRIENDLY  
FAIR

COMMUNITY  
FOCUS  
Federal Credit Union

YOUR  
FINANCIAL

CUF



## 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

LOBBY HOURS M, T, TH 9 am to 5 pm  
W 11 am to 5 pm | F 9 am to 6 pm | S 9 am to 1 pm

DRIVE-UP HOURS M-TH 8 am to 5 pm  
F 8 am to 6 pm | S 9 am to 1 pm

### ECORSE

3815 W. Jefferson, Ecorse, MI 48229  
Phone: 313.386.5800 | Fax: 313.386.5883

HOURS M, T, TH 9 am to 5 pm | W 11 am to 5 pm  
F 9 am to 6 pm

### SERVICE CENTERS

Phone: 1.800.800.9700

HOURS M-F 9 am to 7 pm | S 9 am to 2 pm

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 73772 Highland



AMERICA'S  
CREDIT  
UNIONS™

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



EQUAL HOUSING  
LENDER

NCUA  
Your savings federally insured to at least \$250,000 and backed  
by the full faith and credit of the United States Government

Federally Insured by NCUA

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or other professional advice. Although it is intended to be  
accurate, neither the publisher nor any other party assumes  
liability for loss or damage due to reliance on this material.



## Personal Loans: as Easy as 1-2-3

Here at Community Focus Federal Credit Union, we like to make things  
as easy as possible for our member, and our Personal Loans are the  
perfect example. Simply select the term and rate that best fits your  
need, and we'll handle the details.

1 year term  
as low as...

**3.49%**

annual percentage rate

monthly payment  
example for 12 months per  
\$1000 borrowed is:

**\$84.89**

2 year term  
as low as...

**5.49%**

annual percentage rate

monthly payment  
example for 24 months per  
\$1000 borrowed is:

**\$44.07**

3 year term  
as low as...

**7.49%**

annual percentage rate

monthly payment  
example for 36 months per  
\$1000 borrowed is:

**\$31.08**

Contact one of our friendly loan officers at **800-526-7328**  
to learn about the terms and conditions of this offer.

\*The Annual Percentage Rate (APR) is the advertised rate and can vary based on creditworthiness, age of  
collateral and terms of the loan. Your rate can be higher or lower depending on evaluation of your credit history.



## HOLIDAY CLOSINGS

**MEMORIAL DAY**  
Monday, May 28

**INDEPENDENCE DAY**  
Wednesday, July 4

## IMPORTANT NUMBERS

VISA Card Lost or Stolen  
**800.991.4961**

ATM/Mastermoney Card Lost or Stolen  
**800.528.2273**





# Focus on This

CFFCU VISA cards get **1.99% APR\*** on credit card balance transfers for the first 6 months\*. Plus, **no balance transfer fee**. So what are you waiting for? Say goodbye to those other high-rate credit cards today!

Transfer your balance to a CFFCU VISA card anytime between March 1 and September 30, 2012, to take advantage of this special rate. Stop by the Credit Union or visit [www.communityfocusfcu.org](http://www.communityfocusfcu.org) for all the details.

\*APR = Annual Percentage Rate. 1.99% APR balance transfer rate is good March 1, 2012 through September 30, 2012. There is no balance transfer fee that will be applied to your line of credit. A VISA balance from a CFFCU VISA does not qualify for the 1.99% APR promotional balance transfer rate. New purchases will have the regular Platinum Preferred VISA 11.9% APR and the Platinum VISA 13.9% APR.

## Our Low Rates Are In Full Bloom

Are you thinking of buying a vehicle this spring? Put your credit union membership to work! You can keep your payments down with a rate as low as:

**1.99% APR\***

If you already have an auto loan with another financial institution, bring your existing loan to Community Focus FCU for a good spring cleaning! We may be able to help you save hundreds of dollars over the life of your loan by refinancing your loan with our low rates. Whether you're buying or refinancing, a credit union loan is always your best move. Contact one of our friendly Loan Officers to learn about all our great auto loan rates and terms. Apply in person at either of our offices or online at [www.communityfocusfcu.org](http://www.communityfocusfcu.org).

\*The Annual Percentage Rate (APR) is the advertised rate and can vary based on creditworthiness, age of collateral and terms of the loan. Your rate can be higher or lower depending on evaluation of your credit history.



# DECLARED DIVIDENDS

Dividend rates effective for the 1st Quarter 2012

APR = Annual Percentage Rate    APY = Annual Percentage Yield

	JANUARY		FEBRUARY		MARCH			
	APR	APY	APR	APY	APR	APY		
Money Market (Tiered)								
\$2,500 - \$49,999.99	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	Share Accounts	0.10%* 0.10%*
\$50,000 - \$99,999.99	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	IRA Accounts	0.75% 0.75%
\$100,000 +	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	*\$300 Minimum Balance	

## ANNUAL MEETING REMINDER

Our 50th Annual Meeting is coming up on Saturday, April 21, 2012, and we hope you will make plans to join us. There will be fabulous prizes, music by DJ Steve Babcock, an open bar, and a delicious dinner. Plus, we will be giving away free 5x7 keepsake photos for couples or individuals—it's an event you won't want to miss!

**TIME:** 6:00 p.m. – Doors Open  
7:00 p.m. – Dinner  
8:00 p.m. – Meeting & Election

**LOCATION:** Crystal Gardens  
16703 Fort St., Southgate, MI 48195

**COST:** \$15.00

Tickets will be sold in advance, so if you plan to attend the Annual Meeting, please stop by the Credit Union to pick up your tickets today! We look forward to seeing you there.

## New Branch Hours For 2012

Effective February 2012, both Community Focus Federal Credit Union branches will not open until 11:00 a.m. on Wednesdays. For your convenience, you may access your accounts on our website at [www.communityfocusfcu.org](http://www.communityfocusfcu.org) or at one of our ATM locations during nonbusiness hours.

## DO YOU PLAN TO TRAVEL INTERNATIONALLY?

**Please let us know!**

As a member of Community Focus Federal Credit Union, you can be rest assured your credit union is working hard to protect your accounts. We take extra precautions to protect you and your VISA account by blocking suspicious activity and restricting suspicious credit card use. So if you plan to travel internationally, please contact us before you go in order to ensure your CFFCU VISA card will work wherever you go.

# Kingsley Kids Club Corner



## Be a Credit Union Super Saver

Are you ready to become a Credit Union Super Saver? Our Youth Week celebration is here at the Credit Union, and it will be the perfect opportunity for you to strengthen your super saving powers by learning how to make CFFCU your savings sidekick.

We will be celebrating Youth Week for three whole weeks, so there will be plenty of opportunities for you to stop by, join in the super power fun, and enter for your chance to win a \$25 VISA gift card!

**Here's how it works** - As a Kingsley Kids Club or Teens Club member, you will be entered into a drawing to win a \$25 VISA gift card each time you make a daily deposit of at least \$1 any time between April 2 and 1:00 pm on April 26. The winners will be notified by 4:00 pm on April 27, 2012. The two winning members will be announced on our Facebook page!

Thank you for being a part of our credit union family. We look forward to watching you display your savings skills!