Community Focus Federal Credit Union Quarterly Newsletter | April 2017



## **ECORSE BRANCH TEAM ROCKS!**

Managing branch operations and providing loan services to almost 3000 members that visit the Ecorse branch monthly is not a small feat. But somehow, Janet does just that and she does it really well with the help of her Ecorse coworkers. "My team is my best asset" says Janet, "when it comes to ensuring everybody is being helped in a timely manner."

In the last three months, the Ecorse branch had over 80% increase in new members. Most of them heard about Community Focus FCU in their community or were referred by their family and friends who already have accounts at our credit union. A lot of them came in to see Janet specifically about a loan.

The word is getting around about CFFCU's excellent service and the unique approach to lending. Janet calls it "the ability to listen to each member and be able to provide them a loan solution that matches their needs." It all varies from member to member because every member has a different story. "I consult with many members whose credit score isn't perfect. Some of them were denied before for a loan. My goal is to do what I can to help them. Whether you close on your loan at the Ecorse or Brownstown branch, all loan officers at CFFCU go above and beyond to make our members happy about their choice."

If you are interested in getting a loan, the best way to get started is to fill out an online loan application from our website at www.communityfocusfcu.org. It's quick and easy. We also now offer eSign loan closings, where you sign off on all your loan documents electronically via email. It's secure and our members really appreciate the convenience. For members who do want to come into the branch, we will always find time for you!

From left: Myranda Kelsey Janet Kotie





#### **Brownstown Branch**

18925 Telegraph Rd. Brownstown, MI 48174 Tel: 734.281.3900 Fax: 734.281.2352

#### **Lobby Hours:**

M, T, Th: 9 am - 5 pm W: 11 am - 5 pm F: 9 am - 6 pm S: 9 am - 1 pm

#### **Drive-Up Hours:**

M-Th: 8 am - 5 pm W: 11 am- 5 pm F: 8 am - 6 pm S: 9 am - 1 pm

#### **Ecorse Branch**

3815 W. Jefferson Ave. Ecorse, MI 48229 Tel: 313.386.5800 Fax: 313.386.5883

#### **Lobby Hours:**

M, T, Th: 9 am - 5 pm W: 11 am - 5 pm | F: 9 am - 6 pm

Toll Free: 800.526.7328 www.communityfocusfcu.org

#### **Service Centers:**

Tel: 888.748.3266 M-F: 9 am - 7 pm S: 9 am - 2 pm

VISA Card Lost or Stolen: 800.991.4961 ATM/Debit Card Lost or Stolen: 800.528.2273

#### **HOLIDAY CLOSINGS**

Memorial Day: Monday, May 29 Independence Day: Tuesday, July 4





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### **CLOSE ON YOUR LOAN WITH eSIGN**

We've made closing on your loan even more convenient by using electronic signature service that meets national and international security standards and is trusted by financial institutions, law firms and large enterprises around the world.

Our eSign program lets you sign for your loan wherever you are from your desktop or mobile device, so you can wrap up the paperwork faster and easier than ever before. We'll email you a secure link to your loan documents as soon as they're ready so you can review, sign and submit them on your time.

You can select a signature style and type in your name, create a signature with your mouse, or even use a stylus on your Apple

iPad or tablet PC to create a signature. This signature will be associated with a unique identifier so that every document you sign will be recorded as signed by you and you alone. eSign is available for most personal, auto, and recreational vehicle loans.

Get the money fast and skip the in-branch paperwork! Ask about eSign when closing on your loan with Community Focus Federal Credit Union.



# YOUTH MONTH April

Have you ever dreamed about being a millionaire?

It may seem like a huge goal, but it's possible. Start by saving your money and investing it well. Follow these important tips:

er you begin saving, the quicker you can make your dreams come true.

Continue to build your savings: A good habit is to save at least 10% of everything you earn.

Invest with a high rate of return: Think of opening a Share Certificate, which pays higher dividends than your regular savings account.

# **Look for compounding interest:** Reinvest your earnings!

We at Community Focus Federal Credit Union want to help you reach your savings goals!

This April all Kingsley Kids are welcome to bring in their piggie banks to one of the credit union branches in return for a free gift!

# **\$100 CASH REWARD WITH EVERY NEW LINE**

We are pleased to announce Sprint's best Credit Union Member Cash Rewards offer ever!

\$100

Cash Reward for every new line switched to Sprint

\$50

Cash Reward for every line transferred into Sprint Credit Union Member Cash Rewards

Plus, an annual **\$50** Loyalty Cash Reward for every line!

Sign up for Sprint Credit Union Member Cash Rewards in three easy steps:

- 1. Become a Sprint customer at sprint.com or by scheduling an in-store appointment by calling 1.844.344.6562.
- 2. Register for cash rewards at www.lovemycreditunion.org/sprintrewards or with the Love My Credit Union® Rewards app.
- 3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account!

