

# FOCUS



## ENJOY YOUR APPRAISAL CREDIT VOUCHER ON US

Purchasing a new home or refinancing a current home is a major milestone in many people's lives. While the process is exciting, it can be sometimes stressful and confusing. Let Member Mortgage Services (MMS) be your guide! MMS partnered with CFFCU over 30 years ago to help our members finance their housing needs.

MMS offers expertise in every area of mortgage lending. You'll enjoy access to a full range of mortgage products including but not limited to Conventional, FHA, VA, Rural Development loans and much more. Their top-notch service doesn't end at the closing table. In most cases, they will service your loan for the life of the loan. If not, they will always be here to answer any questions you may have. Put your mind at ease; let our experts work for you.

As our way of thanking you for your trust, please accept this valuable **voucher for \$525 toward your home appraisal!** The voucher is valid until 12/31/2019 and is fully transferable so feel free to pass it to your family, friends and neighbors who are considering purchasing or refinancing a home!

Call MMS at 800.945.4506 to talk about your current or future mortgage needs.



\*Up to \$525 will be credited at the time of closing for the actual cost of the appraisal. Loans must close by 12/31/2019.

**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](http://www.communityfocusfcu.org)

**Service Centers:**  
Tel: 888.748.3266  
M-F: 10 am - 6 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 27  
Independence Day: Thursday, July 4



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## THERE ARE MORE REASONS TO LOVE BEING A CREDIT UNION MEMBER

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why we've made it so that your Community Focus FCU membership saves you money through exclusive member only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- **\$100 cash reward** with each new line you activate with **Sprint**. Plus, existing customers earn **\$100 Annual Loyalty Cash Rewards**, and **25% off select accessories** in Sprint stores.
- Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- We want you feeling as safe at home as you do in our credit union. That's why you can get an **exclusive smoke communicator and a \$100 gift card** with a new ADT home monitoring security system. Just call 844.703.0123 to get this special offer through the Love My Credit Union Rewards Program.
- Sometimes accidents happen, but credit union members enjoy special True Savings with TruStage Auto and Home Insurance.
- Your credit union membership benefits go with you when you shop too! With Love to Shop, get member only **cash back rewards** from over 1500 online retailers.

Learn all about how your Community Focus FCU membership gets you all these exclusive savings, and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) or go to [www.communityfocusfcu.org/benefits](http://www.communityfocusfcu.org/benefits)



## REFINANCE YOUR AUTO LOAN AND SAVE

If your auto loan payment seem too high for your budget, consider refinancing your loan with Community Focus FCU. Here is why:

**Budget Relief** - a longer term can lower your monthly payment  
**Rate reduction** - you may be eligible for a lower rate when you refinance your current auto loan with CFFCU

**Simple process** - apply for your refinancing online at [www.communityfocusfcu.org/apply](http://www.communityfocusfcu.org/apply), in branch or by phone 800.526.7328

**Fast turnaround** - quick processing of applications means you start saving faster

Apply today online at [www.communityfocusfcu.org/apply](http://www.communityfocusfcu.org/apply) or call us at 800.526.7328.

## YOUTH MONTH *April*

April is National Credit Union Youth Month and credit unions all over the country will be helping children picture themselves in the future in order to help make saving easier. Community Focus FCU will celebrate the Youth Month with giveaways and fun projects that promote good savings habits in young children. This year's theme is: "Picture It. Save for it. Share it. The future is yours."

We invite all Kingsley Club Kids age 0-12 to participate in a super fun, creative project to share your savings goals on a film strip. Stretch your imagination: you can draw, use stickers, glue photos or magazine clippings.

One random winner from each branch will be selected to win a \$25 gift card to Target. All completed projects will be put together in one giant film strip and displayed at the credit union branches until April 30. Download the project template at [www.communityfocusfcu.org/kingsley](http://www.communityfocusfcu.org/kingsley) and return to the CFFCU branch by Monday, April 15.

