

FOCUS



TRANSFER YOUR CREDIT CARD BALANCES AND SAVE

Transfer your credit card balances to the Community Focus FCU VISA credit card and save with a low introductory rate of **2.99% APR***!

- Take advantage of a **low fixed interest rate**.
- **Consolidate debt** from multiple credit cards into one convenient payment.
- Enjoy **ScoreCard Rewards points** with every purchase.



Apply now at www.communityfocusfcu.org/transfer

*APR=Annual Percentage Rate. 2.99% APR introductory balance transfer rate for the first 6 billing cycles. After that the rate will be 11.90% APR or 13.90% APR. Offer based on creditworthiness. Offer expires 12/31/2021.

GET THE CASH YOU NEED WITH HOME EQUITY LOAN FROM CFFCU

Get the cash you need with a Home Equity Loan from Community Focus Federal Credit Union.

Great news! Together with our partner, Mortgage Center, we are now able to offer our members fixed-rate home equity loans. Use your home's value to consolidate debt, make home improvements, pay for college and more!

Visit **MortgageCenter.com/HomeEquity** to learn more and apply.

Equal Housing Lender
Mortgage Center NMLS# 282701



Federally Insured by the NCUA

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

Lobby & Drive-Thru Hours:
M, T, Th: 9 am - 5 pm
W: 11 am - 5 pm
F: 9 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:
Tuesday: 9 am - 5 pm
Friday: 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 31
Independence Day: Monday, July 5

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why 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:

- Savings **up to \$15 on TurboTax** federal products.
- Exclusive access to **home tech support and protection** with Asurion Home+.
- Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Members save on SimpliSafe, the #1 expert pick for **home security**.
- Exclusive access to the **Love My Credit Union Rewards** Powersports, RV & Boat Buying Program.
- Save on car maintenance + **get \$10 off your first service using CarAdvise**.
- Save **40% on a 1-year membership to Sam's Club**.
- Build your credit history with rent and **save up to 30% with Rental Karma**.
- Save **\$40 on Calm**, the #1 app for meditation and sleep.
- Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Community Focus FCU membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

KEEP YOUR ACCOUNTS ACTIVE AND AVOID INACTIVITY FEES

Community Focus FCU is committed to helping you save money. While our fee schedule contains inactivity fees, we offer a number of ways to help you keep your account active and avoid inactivity fees.

Inactive Checking Account Fee

- A \$5 monthly fee is assessed if your checking account has not been used for 60 days or more

Avoid Inactive Checking Account Fee

- Make any type of deposit or withdrawal or set up automatic monthly transfers to or from the account (ensure you have enough funds in the account from which you are transferring the funds)

Avoid Dormant Savings Account Fee

- A \$5 monthly fee is assessed if your savings account has been inactive for a year

Avoid Dormant Savings Account Fee

- Conduct at least one transaction per year (dormant fee is based on 365 days in a year)
- Set up direct deposit, full or partial
- Set up an automatic transfer from your other Financial Institution into your CFFCU account

We recommend to proactively check your account history in the Online Banking as well as review your statements for any fees that may be assessed to your account.