

# FOCUS



Ready for some summer savings?



**Trim 1/2% off  
your auto loan rate!**

as low as 2.49% APR\*

\*APR = Annual Percentage Rate. New money only. New and used cars only. Minimum financed amount \$10,000. Rates based on term, credit, and collateral. Offer is valid May 1 through October 31, 2021. Rates are subject to change any time without notice.

## Refer a loan and you may get \$50

We all have a circle of family, friends, relatives, acquaintances or colleagues. Tell someone about a loan at Community Focus FCU and both you and the person you referred may each get \$50!!! It's a win-win offer!

Referrals are easy and you can refer multiple individuals for a loan. Start your referral process by completing a short form on our website:

[www.communityfocusfcu.org/referral](http://www.communityfocusfcu.org/referral)

\*The referring member must have account in good standing with the credit union. The referring member will receive \$50 upon loan closing. The referred member will receive \$50 after the first loan payment is made. Collateralized loans only. Minimum \$5,000. Cannot be combined with any other offer. Maximum payout is \$500 per referring member. Cash bonus may be considered interest reportable. Offer subject to change without notice.

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

**Lobby and  
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](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:**  
833.933.1631

**HOLIDAY CLOSINGS**  
Independence Day: July 5  
Labor Day: September 6  
Columbus Day: October 11



Federally Insured by the NCUA

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## Avoid overdraft fees

Life can get expensive. From budgeting for grocery and utility bills to managing student loan debt and housing payments, it may seem as if you can never get on top of your finances. With so many expenses, it can become easy to end up with little money in your checking account without realizing it.

If you make any withdrawal that exceeds your available balance, an overdraft or non-sufficient funds fee may be assessed on your account. This, in turn, can get expensive. The good news is that there are ways to avoid being charged overdraft fees.

**1. Always make sure you know the available balance in your account.**

Check your available balance using CFFCU's online banking or mobile app.

**2. Don't withdraw more than your available balance, keeping in mind any outstanding transactions not yet posted to your account.**

- If you deposit a check, ensure that your check has posted to your available balance before withdrawing funds.
- If you wrote a check or authorized a payment from your account, check to see if it cleared before making a withdrawal. If it hasn't cleared, subtract that amount from your available balance before withdrawing funds.
- If you have a debit card transaction or automatic withdrawal pending, check to see if it has posted and if not ensure you leave enough in your account for those items to clear before making a withdrawal.

**3. Don't rely on the immediate posting of ATM deposits.**

All ATM deposits automatically have a 5 day hold regardless if it is a CFFCU ATM or an ATM belonging to another Financial Institution.

**4. Set up balance and transaction alerts through CFFCU online banking.**

Set up email or text message alerts so you know right away if your balance drops below a certain threshold or if transactions occur on your account.

By establishing the habits listed above, you will be in a good shape to avoid overdraft fees and save more money in your account.

## Ready to buy a home?

Our partner, Mortgage Center, can help you purchase your dream home. With their low rates and fees, you'll be able to keep your payments low and save money.

They offer traditional, FHA and VA mortgages. Plus, as a member of Community Focus FCU, you'll have access to exclusive loan options like a Zero Down Payment, Home Renovation, Student Debt Relief and many more.

Keep your mortgage with your credit union and get your free pre-approval today!

Visit **MortgageCenter.com** to apply online or **call 800-353-4449** to speak with an expert.