

FOCUS

HAPPY NEW YEAR 2018 TO ALL MEMBERS

Happy New Year 2018! As we reflect back on last year, we want to express our deep appreciation for your membership. We strive to provide services and products relevant to your personal lives. Thank you for the opportunity to serve you and may each of you experience financial and personal success in 2018!

HOLIDAY DEBT RELIEF WITH A FIXED RATE CREDIT CARD

Most of us begin to feel the strain of holiday shopping in January once the bills start popping up in the mail. For some, those bills can put a significant dent in the monthly budget. Add to it the fact that the Federal Reserve recently passed another federal funds rate increase, and you may see higher interest rates on your credit cards with a variable rate from other financial institutions.

One way to save money and avoid further interest rate increases is to transfer your credit card balances to a fixed rate credit card. Although finding one is as rare as a pink unicorn, Community Focus FCU offers a fixed rate credit card for its members. Plus, there is **no balance transfer fee**. Apply today and get **peace of mind of a fixed credit card** rate for years to come!

Call us today and get an introductory rate of 5.99% APR* for 12 months plus up to 1500 ScoreCard points for transferring your balances. After the introductory period, the rate will revert to the APR specified in your Card Agreement (11.9% or 13.9% for retail purchases and cash advances).

*APR - Annual Percentage Rate.



TAX SEASON TIPS

This year, instead of waiting on a paper check to receive your tax refund, have your refund directly deposited into your savings or checking account. Direct Deposit is safer and quicker. Remember, you have until April 15, 2018 to contribute to your 2017 IRA. Please be sure to specify that you are making a 2017 contribution.

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

Martin Luther King's Day: January 15
Presidents' Day: February 19



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TRY TURBO TAX AND SAVE UP TO \$15 PLUS GET A CHANCE TO WIN \$25,000!

As a Community Focus FCU member, you can **save up to \$15 on TurboTax®** — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a **chance to win \$25,000!** To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th.¹ Start TurboTax today for free!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

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TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.



THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? Community Focus FCU members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for every new line you activate with Sprint.
2. Current Sprint customers get a **\$50 cash reward** for every new line transferred into Sprint Credit Union Member Cash Rewards.
3. You'll get a **\$50 loyalty cash reward** every year for every line.
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.



Enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also take advantage of a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the benefits of credit union membership. Sign up today!

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.



Did your piggy bank get bigger after Christmas?

If so, here are some suggestions on what you can do with your money.

1. Bring your change to the Brownstown office and use our coin machine. Simply pour your coins into the machine and let it count all the money. When all your coins have been counted, you will receive a receipt with the total amount. You can deposit the money into your Community Focus FCU savings account or take it home as bills in denomination of your choice.

2. Take one third of your money and spend it on the items of your choice. Keep the rest in your piggy bank until next Christmas so you will have more to spend next year!

ANNUAL MEETING NOTICE

The 56th Community Focus Federal Credit Union Annual Meeting will take place on Wednesday, April 11, 2018 at our main office in Brownstown. The meeting will start at 6:00 p.m. and will consist of the business meeting followed by the election of the board officers. Light refreshments will be provided. All members are invited to attend the meeting. Please visit our website for details as we get closer to the meeting date.