

FOCUS

HAPPY NEW YEAR 2019 TO ALL MEMBERS

Happy New Year 2019! Thank you for the opportunity to serve you and may each of you experience financial and personal success in the new year!

While the new year brings excitement for some of us, others may be experiencing hardships in paying bills and making loan payments. Whether it's holiday debt or recent news of restructuring at your current job, we are here for you. Do not hesitate to contact us if you think a rough patch may be ahead of you. We can help if you are experiencing a financial hardship such as:

- A reduction or loss of income
- Change in household financial circumstances
- Increase in expenses, and excessive monthly debt payments
- Injury or illness
- Unemployment

We have helped numerous members and we will do our best to help solve your financial problems. We value your membership and your financial well-being is our focus.

Call us at 800.526.7328 or email us at Loans@communityfocusfcu.org

FOOD PANTRY DONATIONS NEEDED

Did you know that in 2018 our members donated almost 1,000 pounds of non-perishable food items and over \$400 to the Fish and Loaves Food Pantry? Our food donation bins are permanently placed at each branch for your convenience. For more information about the Fish and Loaves Pantry please go to <https://www.flcfp.org>.

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, 2019 to contribute to your 2018 IRA. Please be sure to specify that you are making a 2018 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 21
Presidents' Day: February 18



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TRY TURBOTAX FOR A CHANCE TO WIN 25K!

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of the more you save.

Visit your www.communityfocusfcu.org/benefits for more details.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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 2/14/19. 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 the Official Rules. 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.



JOIN US FOR A HOMEBUYERS SEMINAR

Date: Thursday, March 7, 2019

Time: 6:00 p.m.

Location: CFFCU Brownstown Branch (18925 Telegraph Road, Brownstown)

Learn all you need about buying a house including:

- Getting prequalified
- Different mortgage options
- Understanding closing costs
- What to expect along the way

**\$250 off
closing costs***

Register online at www.communityfocusfcu.org/register or call us at 800.526.7328

*Get pre-approved within 30 days from the date of the seminar to take advantage of this offer.



Winter is a good time to do art projects indoors. And it's always a good time to practice saving money! Decorating your own piggy bank will show off your creativity and help motivate you to save.

If you are a Kingsley Kids Club member, you can pick up your piggy bank at the credit union or buy a plain one, along with special ceramic paint, from a craft store. You can decorate your new piggy bank with patterns, designs or even stickers. You could also use a clear mason jar to decorate and save your money in. Many craft stores sell mason jars of all sizes along with paint kits. With a clear jar, you can paint horizontal stripes around the jar to show when you reach higher level of saving.

Have fun saving and decorating this winter!

ANNUAL MEETING NOTICE

The 57th Community Focus Federal Credit Union Annual Meeting will take place on Wednesday, April 10, 2019 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. If you are interested in volunteering on the Board of Directors or the Supervisory Committee, please contact Lynne Boucher at 734.281.3900 or email lboucher@communityfocusfcu.org