

FOCUS

YOUR CREDIT UNION NEEDS VOLUNTEERS

For almost 60 years Community Focus FCU has provided members with quality financial services at an affordable cost. Now, we are looking for volunteers to join our Board of Directors. Are you looking for a way to use your skills and talents to give something back to your community? Are you interested in helping to set future direction for a dynamic organization? If so, we would love to hear from you!

ELIGIBILITY IS SIMPLE

Volunteers must meet the minimum age requirement of 21 years as of the election date and be a member in good standing, defined as follows:

- \$5 minimum balance in savings.
- No delinquent loans.

TIME COMMITMENT WILL NOT INTERFERE WITH YOUR BUSY SCHEDULE

Volunteers should be prepared to attend monthly board and periodic committee meetings if elected. Board meetings are generally held in the evening on the third Wednesday of each month.

OPPORTUNITY TO CONTRIBUTE

Board members help the Credit Union develop long-range strategic plans. Board members also review policies and procedures and oversee the operation and financial performance of the Credit Union.

YOUR VOICE IS NEEDED

As a Board Member, your voice would represent thousands of Members to ensure the Credit Union is providing the products and services to meet our Member's expectations and needs.

EASY PROCESS

Let us know of your interest! Please submit a brief resume/biography to Nominating Committee, Community Focus FCU, 18925 Telegraph Rd., Brownstown, MI 48174.

Resumes should be submitted for consideration by the Nominating Committee by February 28, 2020.

Interested Members will have their names placed on the ballot for election at the Annual Meeting on April 15, 2020.

ADDITIONAL INFORMATION

Have more questions? Call Lynne Boucher at 734.281.3900 ext 114 or email her at lboucher@communityfocusfcu.org

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:

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 20
Presidents' Day: February 17



Federally Insured by the NCUA

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material.

TREAT YOURSELF TO YOUR MAXIMUM REFUND AND A CHANCE TO WIN \$25K

Treat yourself to a stress-free tax season! Community Focus CU has teamed with TurboTax to **save you up to \$15 on TurboTax** and a **chance to win \$25,000**.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor or freelancer? TurboTax has a product that is right for you.

You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast.

Start TurboTax today for free and be entered to win!

More from Love My Credit Union Rewards - There's never been a better time to switch to Sprint.

Community Focus CU members can **get up to \$200 cash when you switch to Sprint**. Plus, get **\$100 annual loyalty reward** and **25% off select accessories** in Sprint stores.

Try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice to save you money.

It's easy, here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. 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 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, 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-1A-04-05B, San Diego, CA, 92129. Sprint Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of active. Loyalty Reward: Via deposit. \$100/yr./acct.



Start Saving Today!

New Year is a time for setting up saving goals. Starting to save early, makes a difference.

If you started saving a dollar a day, this is how much you'd have by age 18:

If you start saving in Kindergarten, you will have saved \$4,745 by the time you have your 18th birthday.

If you start saving in 5th grade, your savings will total \$2,920 by the time you turn 18.

We know that not everyone can save a dollar a day, but however much you start saving - you'll be off to a good start! Have a great New Year 2020!

ANNUAL MEETING NOTICE

The 58th Community Focus Federal Credit Union Annual Meeting will take place on Wednesday, April 15, 2020 at our main office in Brownstown. The meeting will start at 5:30 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.