

FOCUS



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

Independence Day: July 4

Labor Day: September 4

Columbus Day: October 9

STAY COOL THIS SUMMER WITH HOME EQUITY LOAN

Stay cool this summer by putting your home equity to work for you with Community Focus FCU's Home Equity Line of Credit (also called a HELOC). A HELOC is a revolving line of credit that uses your home as collateral to help you finance short-term expenses like home improvements or summer vacations—or both. Use only as much as you need during the approved loan period—a little bit at a time for smaller projects, or bigger payments for things like college tuition.

Get inspired by these summertime equity projects:

1. Cool off with a new A/C unit

If your current air conditioner is about to retire, a HELOC can help you replace your old unit before the hottest days of the summer.

2. Take advantage of good construction weather

Summertime's the perfect time for outdoor construction projects and with a HELOC you can be on your way putting in a new deck, installing a fence, or getting your backyard refitted for that custom outdoor kitchen!

3. Get away from it all

Take the stress off your shoulders and take off for that summer dream vacation you've never quite managed to work into the budget the past couple of years.

5. Think back to school

College costs represent a huge drain on your budget, but a home equity loan can tackle looming fall tuition bills with ease. HELOC makes it convenient to take out only as much cash as you need when you need it for expenses like tuition, textbooks, campus fees, and more.



Federally Insured by the NCUA

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HELP PROTECT YOUR DEBIT CARD FROM FRAUD

Tired of data breaches where your Debit Card information gets hacked and money is taken from your account? We are too!

Take control of your debit card and help stop fraud with our new MobiMoney phone app.

With the MobiMoney app you can:

- Turn your debit card off and on
- Set lower dollar amounts for approved transactions
- Limit debit card usage based on location, merchant preferences, transaction type and threshold amounts
- Receive instantaneous alerts on transactions and other controls

Download the free MobiMoney app today from the Apple Store or Google Play.



2X SCORECARD POINTS

At Community Focus Federal Credit Union we want to give you more reasons to enjoy this summer's road trips!

Use your Community Focus VISA Credit Card from July 1 through August 31, 2017 for any purchase and you will earn double ScoreCard reward points! That's 2 points for every dollar spent with your Community Focus VISA Credit Card.

Watch your points add up and then redeem your points for popular rewards such as travel, valuable services and top name merchandise!

MOVE MONEY WITH POPMONEY®

Popmoney® is a personal payment service from Community Focus FCU available in our Online Bill Pay. With Popmoney® you can securely pay almost anyone using their email address or mobile phone number. No more exchanging account numbers and no hassle! Use it to pay rent, pay your lunch share, send a monetary gift, etc.

Here is how it works:

- Login to your account in Online Banking, choose Bill Pay and click on the Popmoney® tab
- Enter the recipient's name, email address and/or mobile phone number, and the dollar amount
- An email or text message automatically notifies the recipient
- If the recipient's financial institution is in the Popmoney® network they use their online banking application to accept the payment. If not, the recipient tells Popmoney.com where to deposit the money.
- Money is deposited from your account to the recipient's bank account. Popmoney® uses the same network the world's financial institutions use to move billions of dollars a day.

To get started, Login to your account in Online Banking, choose Bill Pay and click on the Popmoney® tab.

Note: Fees apply.

SKIP YOUR LOAN PAYMENT THIS SUMMER

Skip your loan payment this summer and put more money into your pocket! For a small fee of \$25, you can skip your loan payment this July or August.

To apply for this summer's Skip-A-Pay program, complete the form available at www.communityfocusfcu.org/SkipAPaySummer and email, fax, or bring it to one of our branches on or before the due date on your loan.

