

# FOCUS



## Plan Ahead for Back-to-School Time

Summer is in full swing but very soon a lot of families will be in the back-to-school mode again. Are you ready for the tuition fees, uniforms, sports equipment, and the seemingly endless amount of school essentials? Don't worry, we have a solution to make things easier and you can save money too! Our Back to School Loan has a low rate so you can outfit your kids with everything on the list.

*Back to School Loan*

as low as **9.95% APR\***

Fixed low interest rate | Terms up to 60 months  
No collateral needed | No fees

Summer is also a perfect time to help your child build a savings account and learn about our credit union.

Is your child in elementary school? Open a **Kingsley Kids** savings account for them and let them get a hands-on experience with saving money. Plus, your kids will get special invitations to participate in different contests throughout the year as well as receive birthday surprises.

Is your child in middle school or high school? A **Fast Track Teens** account will help your child save and spend money in a responsible way. A parent or guardian is a joint owner on the account and can monitor the usage of the account.

Is your child a recent high school graduate? A **MyWay** account is a great start to help them build their financial future without the risks and fees found at other financial institutions. Plus, we spruce it up with another perk - **123 Goodbye Fee** - that allows for the forgiveness of three fees during the first year in the MyWay Account.

Stop by your preferred branch or give us a call to find out more about getting ready for the back-to-school time! Visit [www.communityfocusfcu.org](http://www.communityfocusfcu.org) for more information.

\*APR = Annual Percentage Rate. Rates based on term, credit, and collateral. Rates are subject to change any time without notice.

### 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, 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](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:

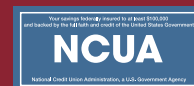
800.991.4961

### ATM/Debit Card Lost or Stolen:

800.528.2273

### HOLIDAY CLOSINGS

Independence Day: July 4  
Labor Day: September 3  
Columbus Day: October 8



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## Cash Rewards, Deep Discounts & Exclusive Savings with Love My Credit Union Rewards

Credit union members have saved nearly \$2 billion with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.\*
- Save up to \$15 on TurboTax Federal online and downloadable tax products.
- Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Earn cash back with Love to Shop at over 1,500 online retailers.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start saving today!



\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Regs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Credit Score with Credit Sense

Now you can check your credit score 24/7 with Credit Sense! Just login to CFFCU E-Teller to get started today.

Stay current on updates in your credit score and receive alerts when something has changed in your credit profile. Plus, compare rates and payments to save you money!



## Fuel Discount Award with ScoreCard

Now you can enjoy a real-time, instant fuel price rollback at the pump and save \$0.50 per gallon, up to 20 gallons, every time you fill up. Simply use your ScoreCard Rewards card at the beginning of your transaction at a participating BP station to see the fuel discount offer and redeem for savings!

- **Step 1 - SPEND** by using your ScoreCard Rewards card for everyday purchases to earn ScoreCard Bonus Points.
- **Step 2 - SWIPE** your ScoreCard Rewards card at the beginning of your transaction at a participating BP station pump & you'll be offered an opportunity to redeem points for \$0.50 off per gallon - up to 20 gallons max!
- **Step 3 - SAVE** on gas prices at the pump. You'll enjoy your discounted fuel purchase immediately, without having to use any coupons or submit any forms.



## 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/SkipAPaySummer2018](http://www.communityfocusfcu.org/SkipAPaySummer2018) and email to [Loans@communityfocusfcu.org](mailto:Loans@communityfocusfcu.org), fax to or bring it to one of our branches before the due date on your loan.

