

# FOCUS



## Refresh your finances!

If high Credit Card interest rates are squeezing your wallet, consolidate your debt with our 6 - month **2.99% APR\* VISA Balance Transfer** offer. A low introductory interest rate helps you pay off your debts faster and one easy monthly payment simplifies your life. Take the first step to refreshing your finances and request your VISA balance transfer at [www.communityfocusfcu.org/balancetransfer](http://www.communityfocusfcu.org/balancetransfer). Don't have the CFFCU VISA Credit Card? Apply today at [www.communityfocusfcu.org/apply](http://www.communityfocusfcu.org/apply)

\*APR = Annual Percentage Rate. 2.99% APR for the first 6 billing cycles on balance transfer. After 6 billing cycles card balance will revert back to standard rates. Additional limitations, terms and conditions may apply. Availability of offer based on credit worthiness. Please contact Community Focus FCU at 800.526.7328 for specific terms and conditions. Offer expires 12/31/2019.

## Time to reward yourself!

If you currently have a Community Focus FCU VISA Credit Card, you may already know that ScoreCard Rewards are a valuable benefit. Not only do you earn points with every purchase, but you can also redeem your points for cool merchandise, travel or even gift cards.

We are pleased to introduce another option when redeeming your reward points - **Event Tickets!** This benefit gives cardholders the ability to redeem their reward points for concerts, theater, and sporting events that are within 25 miles of the cardholder's zip code we have on file.

Explore the new redemption option by logging in to [EZCardinfo.com](http://EZCardinfo.com).



### 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 2  
Columbus Day: October 14



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## There are more reasons than ever to love being a member of Community Focus FCU

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Community Focus FCU membership saves you money through exclusive member-only offers with our trusted partners. Thanks to Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- **\$100 cash** reward with each new line you activate with Sprint. Plus, existing customers earn **\$100 Annual Loyalty Cash Rewards**, and **25% off** select accessories in Sprint stores.
- Credit union membership also saves you up to **\$15 on TurboTax** federal products.
- Protecting your car and home shouldn't cost an arm and a leg. Community Focus FCU members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Onboarding new partners in 2019.

Learn all about how your Community Focus FCU membership gets you all these exclusive savings, and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) or visit [www.communityfocusfcu.org/benefits](http://www.communityfocusfcu.org/benefits) and start enjoying credit union member benefits you never knew you had.



## Keep your accounts active and avoid fees

We encourage all of our members to keep their accounts active. However, if your Savings Account has had no activity for 12 months, you will be charged a monthly \$5 fee. Here are some ways to avoid the fee:

- Set up an automatic deposit or transfer to your savings account
- Make frequent small transactions or make a deposit every 6 months to your account

If you have questions about how to keep your account active and avoid the fee, please let us know. Call 800.526.7328 or visit your local branch.

\*The \$5 dormant fee applies to members age 18 and over who have a Savings Account and no other services such as Checking Account or Loans.



It's summer! For some of our Kingsley Kids Club members that means vacation and traveling. For others it's staycation with lots of down time. Why not use this opportunity as a way to make an extra buck?

### SUMMER JOB IDEAS

#### Lemonade Stand

Pick your business name, put the word out, serve the customers, and make the money! You can also try selling shaved ice, brownies or another favorite treat.

#### Yard Sale

Do you have toys you no longer play with or clothes that no longer fit? Talk to your parents about organizing a yard sale and learn how to sort, advertise and sell your stuff!

Don't forget to deposit your hard earned money to your account at the credit union! You will see that with a little extra effort your savings will start to grow fast!

**Keep saving your money and enjoy your summer!**

