

FOCUS



KNOCK OUT YOUR HIGHER RATE CREDIT CARDS!

Are you struggling with credit card debt? Take advantage of our low-rate credit card balance transfer offer!

A balance transfer can save you money by allowing you to move your existing debt on a higher-interest credit card to a credit card with a lower interest rate. With the low, fixed rate on all **CFFCU VISA Credit Cards** you may be well positioned to tackle your debt effectively!

**Special Balance
Transfer Offer**

2.99% APR*

*APR=Annual Percentage Rate. 2.99% Annual Percentage Rate for the first 6 billing cycles on balance transfer. After 6 billing cycles card balance will revert to standard card rate. Additional limitations, terms and conditions may apply. Offer expires 12/31/2020.

SCORE BIG SWEEPSTAKES

All Community Focus FCU VISA cardholders in good standing are automatically entered in the **ScoreCard Rewards ScoreBIG Sweepstakes** from August 1 through October 31, 2020. Cardholders get one free entry per each month of the promotion (a total of three free entries), and one additional entry for each eligible transaction.



With 15 awesome prizes, including a grand prize of one million points, how will you reward yourself?

If you do not currently have a Community Focus FCU Visa Credit Card, apply today at www.communityfocusfcu.org/apply. All new approved accounts will be eligible for this sweepstakes during the contest promotional period.

For complete details and official rules, please visit our website at www.communityfocusfcu.org/scorebig sweepstakes

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
(drive-thru only)

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
Columbus Day: October 12
Thanksgiving: November 26
Christmas Eve: December 24
Christmas Day: December 25
New Year's Day: January 1



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.

MORE SAVINGS. MORE POSSIBILITIES.

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 Federal Credit Union membership saves you money with exclusive member-only offers through our trusted partners. Thanks to Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Savings **up to \$15** on TurboTax federal products.
- Exclusive discount from the **TruStage Home & Auto Insurance** Program.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- **Save 30%** on premium identity protection from Financial Lock.
- Exclusive access to the Love My Credit Union Rewards, Powersports, RV & Boat Buying Program.
- Save on car maintenance + **get \$10 off** your first service using CarAdvise.
- **Save 40%** on a 1-year membership to Sam's Club.
- Build your credit history with rent and **save up to 30%** with Rental Karma.
- **Save \$40** on Calm, the #1 app for meditation and sleep.
- Save on your Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Community Focus Federal Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



Love My
Credit Union®
rewards

SKIP-A-PAY FOR THE HOLIDAYS

Skip your CFFCU loan payment this December and put more money into your pocket! Perfect for the upcoming holidays! The fee to use this service is \$25.

To apply for this program, go to www.communityfocusfcu.org/SkipAPayWinter and follow the steps to complete the form.

ANNUAL MEETING

The 58th Community Focus Federal Credit Union Annual Meeting will take place on **Wednesday, October 21, 2020** at the Main Branch located at 18925 Telegraph Road in Brownstown.

The meeting will start at 5:15 p.m. and will consist of the business meeting, followed by the election of the board officers.

There will be no nominations from the floor. Election results will be announced at the Annual Meeting. Light refreshments will be provided.

We welcome all CFFCU members at the meeting. If you are interested in joining us please RSVP on our website at www.communityfocusfcu.org/RSVP

TOYS FOR TOTS

Due to the pandemic, Toys for Tots is projecting the requests for assistance to increase significantly this year. Community Focus FCU is committed to helping with the Toys for Tots program again this holiday season. We invite all members to pledge their support for Toys for Tots along with us. The pledges will be available at each branch from November 16 through December 11. Members can also pledge their monetary support online at <http://trenton-mi.toysfortots.org>. Thank you for your continued support of this program!

