

FOCUS



TIME TO GIVE BACK AND GIVE THANKS

As the end of the year is approaching, we take time to reflect on the mission "People Helping People" unifying all credit unions. As a not-for-profit organization, our Credit Union is committed to serving our communities, offering financial services to underserved populations, engaging youth in financial education and returning profits to our members.

We are thankful for the members we serve. It brings us joy to know we were able to help you or point you in the right direction. If we haven't had a chance to help you yet...just ask! We have great resources for all your financial needs!

The same people-first philosophy causes credit unions and our employees to get involved in community charitable activities and worthwhile causes. Over the years we've been involved in supporting such charity organizations as: Toys for Tots, Children's Miracle Network, Race for the Cure, Yes Ma'am program and many more.

This October we invite you to join with us in supporting the local food pantries through a **Raffle for a Cause** to benefit: Fish & Loaves and Ecorse food pantries. Together, these local non-profit organizations serve residents of Allen Park, Brownstown Township, Dearborn Heights, Ecorse, River Rouge, Romulus, Southgate, Taylor and Woodhaven.

As winter months approach, the local food pantries receive a higher number of requests from the residents in need. Help them stock their shelves by donating a non-perishable item or make a monetary donation. To be eligible for a raffle ticket to win a **\$50 VISA Gift Card** please report all your donations to a teller. The collection boxes are available at both Brownstown and Ecorse branches. We appreciate your generosity and your membership!



THANK YOU!

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:

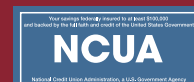
800.991.4961

ATM/Debit Card Lost or Stolen:

800.528.2273

HOLIDAY CLOSINGS

Columbus Day: October 9
Thanksgiving: November 23
Christmas Day: December 25
New Year's Day: January 1



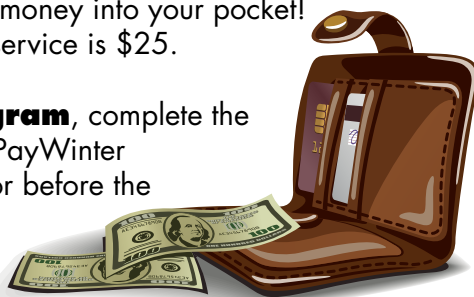
Federally Insured by the NCUA

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GET MORE CHA CHING IN YOUR WALLET

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



YOUR MORTGAGE OPTIONS WITH CFFCU

Through our partnership with **MMS Mortgage Services** Ltd., we are able to provide you the best mortgage products that are available in today's market. MMS subscribes to the Credit Union philosophy, in fact, they put what is best for the member first!

From first-time home buyers to refinancing existing mortgage, our members know they are getting a loan they can trust from a team of experienced professionals. Our dedicated MMS representative for Community Focus FCU is Christopher Pugh.

As, a Licensed professional, Christopher will let you know your options whether you are interested in a mortgage or refinancing your existing home. If you don't qualify at this time because of your credit history, Christopher will advise you on how to improve your credit score. To learn more about your mortgage options call Christopher at 248.788.0800 ext. 106 or apply online at:

<https://mmsexpress.membermortgage.com/l/cpugh>
NMLS#1188326



DOUBLE YOUR SCORECARD REWARDS

- Steve used his ScoreCard Rewards Points to rent a van this last summer
- Allison got a great deal on her plane ticket to Dallas by cashing in her ScoreCard Rewards Points
- Maria was able to finally afford the cruise vacation for her family by using her ScoreCard Rewards Points

Racking up your ScoreCard points to get to your dream goal is easy when you use your CFFCU VISA to do your holiday shopping this **November and December**. Each time you use it for any purchase, you will get **2X Bonus Score Card Reward Points**. You will see those points add up in no time!

Redeeming your points is easy at www.scorecardrewards.com. Online ordering is available 24/7 and shipping is free.



KINGSLEY KIDS CHRISTMAS DEPOSIT CONTEST

We are giving away two fun-filled gift baskets to two lucky Kingsley Club members this Christmas season.

Here are the details: Make deposits into your account between Friday, December 1 and Wednesday, December 20 and get entered into our Christmas drawing for our two huge gift baskets filled with games and toys.

The more you save, the more entries you'll earn into the drawing. Minimum deposit amount is \$1.00 and one deposit is allowed per day. Deposit entry forms are available at each branch.

One lucky winners will be selected at each office and notified by December 21.

Good luck to all the Kingsley Kids Club members!

