

FOCUS




AUTOSMART CAR BUYING

At Community Focus FCU we want to make auto buying easy for our members. Now, you can find the right car at the right price with AutoSmart. AutoSmart is a one-stop shop online tool that offers stress-free auto buying experience. Plus, you can skip the visits to every dealership in town!

- **Find vehicles** near you that suit your needs and budget
- **Build a new vehicle** to your exact specifications for trim, style and options
- Compare makes and models and **find the best value**
- See what your local neighborhood dealerships are offering or **compare prices** nationwide
- **Get preapproved** quickly and conveniently online



You'd think a concierge-level service like this would come at a high price, but as a member of CFFCU you can receive this benefit for FREE!

Don't wait until you are in the market for new wheels to check out what AutoSmart Resource Center has for you. Go to www.communityfocusfcu.org and click on the Shop for a Car icon  located on our homepage.



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 8
Thanksgiving: November 22
Christmas Eve: December 24
Christmas Day: December 25
New Year's Day: January 1



Federally Insured by the NCUA

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EXCLUSIVE MEMBER DISCOUNTS FROM LOVE MY CREDIT UNION REWARDS

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- Get a **\$100 cash** reward for each new line you activate, up to 3 lines. Plus, get a **\$50** cash reward every year for as long as you are a **Sprint** customer.*
- Save up to **\$15 on TurboTax** federal products!
- Get an exclusive smoke communicator and a **\$100 gift card** with a NEW ADT monitored home security system. Call 844-703-0123 to receive this special offer.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.



You get all these offers and discounts just for being a member of Community Focus Federal Credit Union. To find out more and learn about other valuable discounts, visit Community Focus Federal Credit Union or LoveMyCreditUnion.org.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr.

Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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 & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

SKIP-A-PAY

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 at least one day before the due date on your loan this December. Loans not eligible for Skip-A-Pay include: home equity, revolving, line of credit or whatever loans.

FEE CHANGES

Effective November 1, 2018:

- Early Account Closure Fee (Primary Savings) - \$10.00
- Dormant Account Fee - \$5.00
(applies to members age 18 and over with no activity on account for 12 months)
- Foreign Wire Transfer (Outgoing) - \$45.00
- Escheat Fee - \$50.00



KINGSLEY KIDS CHRISTMAS DEPOSIT CONTEST

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

Just make a minimum deposit of \$1.00 into your Kingsley account between Monday, December 3 and Wednesday, December 19 and get entered into our Christmas drawing for a huge gift basket 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 winner will be selected at each office and notified by December 20.

Good luck to all the Kingsley Kids Club members!

