

# FOCUS



## REFER A FRIEND TO COMMUNITY FOCUS FCU - GET \$50!

Invite your friends, family and co-workers to save money at the best local credit union - Community Focus FCU!

**You will be earning \$50** if the person you are referring opens a qualifying checking account at Community Focus FCU! Plus, **your friend will get a \$250 bonus** if they open an account at Community Focus FCU with the following qualifications:

- Checking account
- Online banking
- Minimum 5 debit card transactions
- Confirmed direct deposit of \$250 minimum



To start referring, simply go to [www.communityfocusfcu.org/referral](http://www.communityfocusfcu.org/referral) or scan the QR code.

**Brownstown Branch**  
18925 Telegraph Rd.  
Brownstown, MI 48174  
Tel: 734.281.3900  
Fax: 734.281.2352

**Lobby and 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)

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

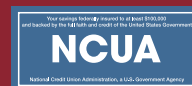
**VISA Card Lost or Stolen:**  
800.991.4961

**ATM/Debit Card Lost or Stolen:**  
833.933.1631

### HOLIDAY CLOSINGS

Columbus Day: October 10  
Thanksgiving: November 24  
Christmas Eve: December 24  
New Year's Day: January 1

\* To qualify for the \$50 referral bonus, an existing member must fill out the referral form either online at [www.communityfocusfcu.org/referafriend](http://www.communityfocusfcu.org/referafriend) or in-person at the branch. The form must be received in our office prior to the qualifying member applying to open an account. The qualifying new member must open a savings, checking and debit card. The \$50 referral bonus will be paid to the existing member 30 days after the qualifying member's account opening. The \$250 bonus will be paid to the qualifying member 60 days after account opening with the following qualifications: checking account, online banking, minimum five debit card transactions, confirmed direct deposit of minimum \$250. Qualifying member must be 18 years or older with no past history of default with Community Focus FCU. Individuals applying for membership must qualify based on Community Focus FCUs field membership criteria. New member is considered to be an individual who has not banked with Community Focus FCU in the last six months. All new accounts are subject to approval. Individuals may not refer themselves or their minor children. Deposits will be made to qualifying members' checking accounts on the Wednesday in the week following the 60-day period. Early account closings within 90 days of account opening will be subject to a \$25 early closure fee. Deposits are reported to the IRS and any applicable taxes are the responsibility of the recipient. This offer is subject to change and could be discontinued at any time. Additional terms and conditions may apply. Community Focus FCU is federally insured by NCUA.



Federally Insured by 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.

# Mobile Check Deposit

Depositing a check is a breeze with your mobile phone and the Community Focus FCU mobile app. Download the Community Focus FCU mobile app and deposit checks into your account without ever visiting a branch. Simply log into the secure app, select your check, snap a photo and send your deposit - that's it!



**IMPORTANT: For endorsement, please sign endorsement line AND print - For Mobile Deposit Only - under signature.**

## Zelle® - A fast and free<sup>1</sup> way to send money to friends and family

Community Focus FCU has partnered with Zelle® to bring you a fast, safe and easy way to send and receive money with friends, family and other people you trust<sup>2</sup>.

### How to start using Zelle®

- Enroll or log in to Bill Pay
  - Select "Send Money with Zelle®."
  - Accept Terms and Conditions.
  - Select your U.S. mobile number or email address and deposit account.
- That's it! You're ready to start sending and receiving money with Zelle®.



<sup>1</sup> Mobile network carrier fees may apply.

<sup>2</sup> Must have a bank account in the U.S. to use Zelle®.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

# Limited Time Offer - New Money Only!

# 2.40%<sup>APY\*</sup>

## 18-month Certificate of Deposit

\*APY= Annual Percentage Yield. New money only. Savings are insured for up to \$250,000 and backed by the full faith and credit of the National Credit Union Administration, a U.S. Government Agency. Dividend paid annually. Certificate of deposit is a Special Offer CD with a \$1,000 minimum and no maximum. This is a limited time offer and is subject to change without notice. A penalty may be imposed for early withdrawal. All rates are subject to change without notice.