

FOCUS

Take 1% off your loan and save

Start the New Year with big savings from Community Focus Federal Credit Union!

If you have a loan financed at another financial institution, bring it over to Community Focus FCU and save big!

Auto Loans
as low as **1.99% APR***

Recreational Vehicle Loans
as low as **3.59% APR***

Personal Loans
as low as **6.95% APR***



*APR=Annual Percentage Rate. Rates based on credit worthiness. New money only. Minimum financed amount for auto loan and recreational loan is \$10,000. Terms up to 84 months. Excluded are credit cards, revolving loans and real estate loans. Offer valid until January 31, 2022.

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:
Tuesday: 9 am - 5 pm
Friday: 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
Martin Luther King's Day: January 17
Presidents' Day: February 21

Happy New Year to All Community Focus
Federal Credit Union Members!

2022



Federally Insured by the NCUA

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Save on tax filing with TurboTax

Community Focus Federal Credit Union is teaming up with **TurboTax®**, the #1 best-selling tax software, to help you **get your taxes done right**. File on your own, get help and advice from experts, or even have a dedicated expert do your taxes for you – with TurboTax, you're always guaranteed your maximum refund.

Take advantage of special member savings!
Visit LoveMyCreditUnion.org or click on the TurboTax banner on our website to get started with TurboTax today.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2021. Discount applies to TurboTax federal products only. \$0 Federal + \$0 State + \$0 To File offer is available for simple tax returns only with TurboTax Free Edition. A simple tax return is Form 1040 only (without any additional schedules). Situations covered include: W-2 income; Limited interest and dividend income reported on a 1099-INT or 1099-DIV; Claiming the standard deduction; Earned Income Tax Credit (EIC); Child tax credits. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Tax Season Tip

Get your tax refund faster by having your refund directly deposited into your savings or checking account! Direct Deposit is safer and quicker.

Call us at 800.526.7328 or download the Community Focus FCU Direct Deposit form and provide to your employer if you don't have Direct deposit set up yet or call us at 800.526.7328.



Transfer your credit card balances and save

Special Balance Transfer Offer

2.99%^{APR*}

6 month introductory rate

Start the new year with the goal to save more! It is possible with the Community Focus Federal Credit Union's special Visa 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.

Start saving today, with the special Balance Transfer rate of **2.99% APR* plus zero Balance Transfer fees!**

Complete the Balance Transfer form at www.communityfocusfcu.org/transfer and start saving more this year!

*APR=Annual Percentage Rate. 2.99% APR rate for the first six months. After six months, the rate will revert to the APR specified in your Card Agreement for retail purchases and cash advances. Availability of offer based on credit worthiness. Please contact Community Focus Federal Credit Union at 800.526.7328 for specific terms and conditions. Offer expires 03/31/2022.

Fee Notice:

Effective December 1, 2021 there will be a \$25 processing fee for each disbursement of a new or renewed Whatever Loan.