

# FOCUS



**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](http://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 13  
Thanksgiving: November 27  
Christmas Eve: December 24  
Christmas Day: December 25  
New Year's Day: January 1

## IMPORTANT SERVICE AND FEE INFORMATION

In an effort to streamline the Credit Union operations and offer all members the best possible service, effective December 15, 2014, Community Focus Federal Credit Union will implement important changes to the way we offer support to our members over the phone and at the branch locations.

### Over-the-phone service changes:

1. At Community Focus FCU, we take the privacy of your account information seriously. To protect your financial information, we will no longer be giving out balances over the phone. Instead, we encourage you to take advantage of E-Teller Online Banking and Speedy Line Phone Access. Both services are free, password-protected and available to use 24/7.
2. The fee for staff-assisted same account share transfers performed over the phone will be \$2.00.
3. The fee for staff-assisted account history information (up to ten transactions) will be \$2.00.

### Lobby service changes:

1. We will assist you with your account history inquiry by providing you information on up to five recent transactions. If your inquiry involves more than five transactions, you will be able to request an account history printout for \$1.00.

We look forward to serving you with a heightened awareness of your time and respect for the privacy of your account information. We hope that these changes will result in greater efficiency in the way we serve all Community Focus FCU members. We thank you for your membership!

**HOLIDAY LOAN**  
as low as **3.25%** APR\*

\*APR=Annual Percentage Rate. Quoted rate is the lowest available rate. Rate is based on credit history and may be higher. Maximum loan amount is \$2,000. Terms up to 12 months. Payment example: Borrow \$1,000 at 3.25% APR for a monthly payment of \$84.31. Offer valid 11/1/2014 through 1/31/2015.



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## TIME TO SWITCH TO SPRINT?

Looking for a good reason to switch your wireless company? How about this ... Credit Union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get **10%** off select regularly priced Sprint monthly service
- Have your activation fee on new lines waived (up to **\$36** in savings)
- Have your upgrade fee waived (up to **\$36** in savings)



Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union app in the Apple Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC\_ZZM.

## MASTERCARD DEBIT CARD UPDATES



Effective October 17, 2014, MasterCard will extend its zero-liability policy coverage to include PIN-based debit and ATM transactions along with the signature-based transactions.

In addition, the new rule will impose a reporting duty on the cardholder – the existing rule does not have a reporting requirement. To be covered by the zero liability limitation under the revised rule, the cardholder must report the loss or theft within two days after its discovery.

Additionally, effective July 14, 2014, all MasterCard Debit card holders who believe to have been a victim of Identity Theft are entitled to Identity Theft Resolution Services.

To learn more about this valuable benefit, please call 1-800-MC-ASSIST (1-800-622-7747). For full description of the new benefits and how to use them, visit [www.mastercard.com/debitstandard-gtb](http://www.mastercard.com/debitstandard-gtb)

## CELEBRATE CREDIT UNION DAY

Join us Thursday, October 23 at our branches for refreshments and prizes as we celebrate International Credit Union Day.

**ECORSE BRANCH**  
**10 a.m. - 12 p.m.**  
**BROWNSTOWN BRANCH**  
**3 p.m. - 5 p.m.**



Local Service.  
**GLOBAL GOOD.**<sup>TM</sup>  
INTERNATIONAL CREDIT UNION DAY<sup>®</sup>

Stay tuned for our Facebook Credit Union trivia questions where you can win exciting gift cards every Tuesday in October! For details, visit us at [www.Facebook.com/CommunityFocusFCU](http://www.Facebook.com/CommunityFocusFCU)



## KINGSLEY HOLIDAY CHRISTMAS DEPOSIT CONTEST

Christmas is coming soon and so is our Christmas Deposit Contest. This November, watch our website for more details and look for a special postcard in your mailbox with more exciting information!

## FAST TRACK TEENS

### TEENS TIPS FOR SAVING

#### Daniel Carroll, 16:

I have a little piggy bank that I put spare change and bills into. Whenever I have a significant amount in there, I'll invest it or put it into my credit union account. It's important to keep a routine. Every time I get money, I put some away.

#### Donald Hoang, 14:

I deposit my money into my credit union account instead of my wallet. That way, if the money is not in my wallet, I have to take an extra step to get to it.

#### Deborah Sperling, 14:

When considering a major purchase, wait a week or so, at minimum. This will help you make sure you still want the item, and, as an added bonus, the price might go down.

Adapted from: <http://www.fool.com/teens/teens02.htm>