

# FOCUS



## 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)

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

Memorial Day: May 29  
Juneteenth Day: June 19  
Independence Day: July 4

## Spring Clean Your Finances

Spring is here! It's a perfect time of the year to review your finances. Just as you spring clean your home to give it a more thorough scrubbing, you should do the same with your finances. Community Focus FCU has some great tools to help you.

### Credit Score Enhancement

Schedule a quick 30 minute appointment with our credit counselors to **review your credit report**. We'll analyze your credit score, bills, loans, and interest rates to look for ways to lower your monthly expenses. You will receive invaluable guidance and a plan uniquely crafted to your needs that will help you boost your credit score. Call 734.281.3900 or follow the link below to our site <https://cffcu.as.me/schedule.php> and schedule your appointment today!

### Credit Sense

How about being able to **view your credit score at any time of day or night**? Credit Sense can help you do that and more! With Credit Sense alerts, you will be able to get a heads up on any changes to your credit report, which helps prevent fraud, and get tips on how to improve your credit score. Sign in to your Online Banking account to access Credit Sense.

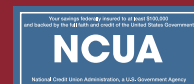
### Money IQ

Feeling thirsty for financial know-how? Check out our video library on important topics from personal finance, identity theft, real estate, retirement, taxes, social media, online banking tools and many more. Go to [www.communityfocusfcu.org/moneyiq](http://www.communityfocusfcu.org/moneyiq) to learn more.

## 28-month Certificate of Deposit

# 4.50%<sup>APY\*</sup>

\*APY=Annual Percentage Yield. 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. \$1,000 minimum deposit. This is a limited time offer and is subject to change without notice. A penalty may be imposed for early withdrawal.



Federally Insured by the NCUA

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# 4 Reasons to Save in a Money Market Account

Are you looking for ways to **earn more on your savings**? A money market account may be a smart choice to consider. A money market account is a convenient and safe place to keep your cash and help it grow. It combines the best features of a checking and savings account, **giving you easy access to your money and a higher rate** of return.

Perhaps most importantly, money market account provides a **safe and secure place to store your savings**. The funds in your money market account are insured up to the maximum amount allowed by law by the National Credit Union Administration (NCUA).

Unlike an investment in stocks, bonds and mutual funds, which could lose value if the market falls, a money market account is a **risk-free way to grow your money**. Are you ready to start earning even more on your savings?

Community Focus FCU offers some of the highest money market rates in the area, helping you save better today for the life you want to live tomorrow.

Learn more about the money market account and rates at [www.communityfocusfcu.org/moneymarket](http://www.communityfocusfcu.org/moneymarket)

## Cash for Class Grants Recipients

Community Focus Federal Credit Union is proud to offer its Cash for Class program that supports Downriver teachers. In 2022 we were able to offer three grants at \$500 each. We were humbled by the amount of interest and the obvious need. Our selection committee awarded the following projects:

### **Ms. Mazur, Renton Jr. High School, Huron Schools**

Community Focus FCU was able to help outfit a classroom with flexible seating options. Having alternative seating options contributes to students' engagement with the material being taught.

### **Ms. Solak, Bennie Elementary School, Allen Park Public Schools**

Community Focus FCU provided funds to purchase coding robots for lower elementary classrooms in order to enhance the STEM curriculum. The coding robots are great for helping students learn the building blocks of coding that will be beneficial as students progress to online-based coding programs.

### **Ms. Taylor, Madison Center, Wyandotte Public Schools**

Community Focus FCU sponsored a purchase of a concession cart and equipment to be used by students with severe physical and/or cognitive disabilities at Wyandotte High School baseball games. This project offers students wonderful vocational, social and communication opportunities to help reach their potential.

Congratulations to the Community Focus FCU's Cash for Class Recipients!

For more information on Cash for Class and other community outreach endeavors please visit [www.communityfocusfcu.org/community](http://www.communityfocusfcu.org/community)

