



1546 Lyell Avenue • Rochester, NY 14606



Fall/Winter 2021

SCHOLARSHIPS

Attention: Parents, Students, Grandparents...

The 2022 annual college scholarship program is here once again! The Rochester Chapter of the New York State Credit Union League will be awarding \$10,000 in college scholarships in the amounts of \$1,000 and \$500 to outstanding high school seniors, who are members of participating Rochester Chapter Credit Unions. **As a member of Focus First Federal Credit Union, you are eligible to apply!** As an extra incentive to apply, any FFFCU student member who applies for the Rochester Chapter scholarship will also be eligible to win our FFFCU scholarship of \$500. Call us today for application information.

HAVE YOU TRIED OUR FFFCU MOBILE APP?!

Download our free app called “focus first mobile banking” at the App Store™ or Google Play™ to check your balances, make transfers, deposit checks and more.



IF YOU DON'T HAVE A CHECKING ACCOUNT WITH US NOW TAKE A LOOK AT ALL WE HAVE TO OFFER:

With our **FREE** checking you get...

- No minimum balance requirement
- No per-check charge
- **Free** Visa® Debit Card
- A network of over 50 **surcharge –free** ATMs in the area
- **FREE** online account access
- **FREE** mobile banking app
- Direct deposit from virtually any payroll source
- Overdraft protection options

Stop in today and sign up for a checking account that can SAVE you money!



To better serve our members, we have upgraded our printers with the help of a grant from the New York State Credit Union Foundation. The New York Credit Union Foundation provides small credit unions with financial assistance for general operating needs that will ultimately help to improve member service.

JUST IN TIME FOR HOLIDAY SHOPPING!

APPLY TODAY FOR THE FOCUS FIRST FEDERAL CREDIT UNION VISA® PLATINUM CREDIT CARD



6.49% 6 Month Introductory APR and then only 9.49% APR after that! NO ANNUAL FEE, balance transfer option, no over-limit fees, and FREE convenience checks. Apply online at focusfirstfcu.org, call us to request an application, or stop in the branch to apply.



Our holiday loans are here for a limited time! Finance up to \$2000 for a term of 12 months and buy the perfect gift for that special person in your life.

FOR YOUR CONVENIENCE

We now have a night deposit box on the North side of our building at 1546 Lyell Avenue, (facing the back parking lot).

SAVE TIME AND ENJOY THE CONVENIENCE OF DIRECT DEPOSIT!

With the ease of direct deposit, save on trips to the credit union and know that your payroll is safely in your account on your payday. In addition, if you are taking advantage of our new mobile banking app or online account access, you can check your balances and conduct transactions from the comfort of your home or office 24/7! If you haven't yet, visit our website at focusfirstfcu.org and click on the "Online Access/Bill Pay" button and follow the instructions for logging on to your account for the first time ..

As an added incentive for our members, when you are approved for an installment loan and arrange for the payment to be made using direct deposit/auto-pay feature, you will receive an additional .25% off the annual percentage rate! Your payroll department will need the following information to initiate your direct deposit: your seven digit FFCU account number and our routing and transit number which is #222 382 137.

PERSONAL LOAN RATES AS LOW AS 7.99% APR* FOR TERMS UP TO 60 MONTHS!

Take advantage of our convenient online loan application found on the FFCU website!

Visit our branch at 1546 Lyell Avenue, Rochester, NY 14606

Call us for more details at (585) 458-9220.

**Approval based on qualifying criteria and rate is subject to change without notice.*

PRIVACY POLICY

A Privacy Pledge to our Members

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

INFORMATION WE COLLECT

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

OUR SECURITY MEASURES

We restrict access to nonpublic information about you to those employees who need to know the information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

FFFCU members and the public may receive copies of this notice of privacy practices by contacting the credit union.

Contact Information:

Focus First Federal Credit Union
Just off Route 390.
1546 Lyell Avenue
Rochester, NY 14606

Phone (585) 458-9220 • Fax (585) 458-4771

Website: www.focusfirstfcu.org

Email: memberservices@focusfirstfcu.org



Where the focus is on you.

HOLIDAY CLOSINGS

November 11, 2021 Thursday Veterans Day

November 25, 2021 ... Thursday Thanksgiving

December 24, 2021 Friday Christmas

December 31, 2021 Friday New Year's



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



SERVING OUR MEMBERS FOR OVER 65 YEARS!