



*Where the focus is on you.*

## **Summer 2021 Newsletter**

### **ANNUAL MEETING**

The Annual Meeting of Focus First FCU was held on Monday April 15, 2021. At this meeting, the 2020 financials were reviewed and the following officers were re-elected to the Board of Directors: Lloyd Hogle & Charles Gallina.

### **Member Appreciation Week is Coming!**

Join us for our annual Member Appreciation Week beginning on August 16<sup>th</sup> thru the 20<sup>th</sup>. Cookies and beverages will be served throughout the week to show our appreciation for your continued support. Stop in and grab a treat while you do your banking!



## Scholarship Winner

Focus First Federal Credit Union is pleased to announce that Brendan Hill is the winner of our annual \$500 FFFCU Scholarship! He is a senior at Webster Thomas High School and has a GPA of 92. He has been active in soccer and basketball as well as volunteering at Hope House, Ronald McDonald House, St. Peter's Kitchen and Food Link. Brendan plans on studying exercise science/athletic training and progressing toward the goal of becoming a physical therapist. Congratulations Brendan!

**COMING SOON!**

**New and improved debit cards, watch your mail in early August for more details.**



**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!

## Could your home use a few updates?



### **Home Equity rates as low as 2.49% APR\*! Let the equity in your home work for you!**

With a home equity loan or home equity line of credit from FFFCU, you can pay for expenses such as home remodeling, debt consolidation, college tuition or a new vehicle. There are no closing costs if you keep the loan or line of credit open for at least 24 months. Call today for more information about our competitive rates and flexible terms. *\*Home Equity line of credit special 6 month introductory rate, then rates as low as 4.50% APR after that.*

### **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](http://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 FFFCU account number and our routing and transit number which is #222 382 137.

**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](http://focusfirstfcu.org), call us to request an application, or stop in the branch to apply.

**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).**

**FREE CREDIT REPORTS**

We recommend that you obtain your free credit report at least once every 12 months from each of the credit reporting agencies. To receive your free annual credit report visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll free (877) 322-8228.

**Please keep us up to date!**

- ◆ **Have you updated the beneficiary on your account? This information tells us who will be entitled to your funds if something should happen to you.**
- ◆ **Have you moved? Please give us your new address so that we can continue to send your statements and other important information.**

## HOLIDAY CLOSINGS

September 6th, 2021 .....Monday.....Labor Day

October 11<sup>th</sup>, 2021.....Monday.....Columbus Day

## HOURS OF OPERATION

Monday thru Friday from 9 AM to 4 PM.

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