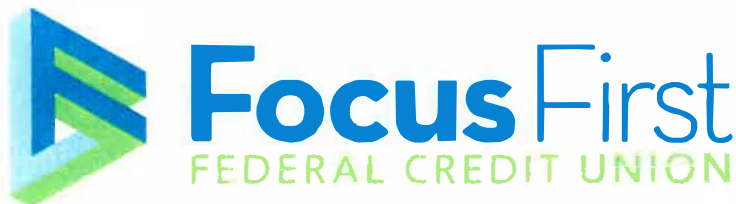




1546 Lyell Avenue • Rochester, NY 14606



Winter 2022/2023

WE HAVE MOVED!

If you haven't had a chance yet, please stop in to see our new location.
2113 Chili Avenue (corner of Beahan Rd)
Rochester, NY 14624

For your convenience, we now have a drive-up window, night deposit
and we will have an ATM by the New Year.



To better serve our members, we have installed a drive-up ATM 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. We are excited to have our ATM available for use by the New Year.

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® chipped and contactless Debit Card
- A network of over 50 **surcharge-free** atms in the area
- **FREE** online account access
- **FREE** mobile banking app with remote deposit!
- 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!*

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 or call toll free (877) 222-8228

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.

THE 2023 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

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 FFFCU account number and our routing and transit number which is #222 382 137.

PERSONAL LOAN RATES AS LOW AS 8.99% APR* FOR TERMS UP TO 60 MONTHS!

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

Visit our branch at 2113 Chili Ave, Rochester, NY 14624

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

2113 Chili Avenue

(corner of Beahan Rd)

Rochester, NY 14624

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

Website: www.focusfirstfcu.org

Email: memberservices@focusfirstfcu.org

HOURS OF OPERATION

Monday thru Thursday from 9 AM to 4 PM.

Friday from 9AM to 5 PM.

HOLIDAY CLOSINGS

December 26, 2022 ... Monday

January 2, 2023..... Monday

January 16, 2023..... Monday.....Martin Luther King Day

February 20, 2023..... Monday



Where the focus is on you.



SERVING OUR MEMBERS FOR OVER 65 YEARS!