

# 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)

## Happy New Year 2024!

On behalf of the Community Focus FCU's Board of Directors and staff, we would like to extend our warmest wishes for a wonderful holiday season and a healthy and prosperous New Year! We are grateful for all our members!

## Have a question? Text Us!

Got a question but you are too busy to call? Simply text us your question and a Member Service Representative will respond to you during regular business hours.

**Text: 800.526.7328**



Message and data rates may apply. Reply Opt-Out to cancel at any time. Scan the QR code for more information.

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

## Stay vigilant and avoid scams

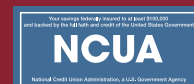
At Community Focus FCU we care about your financial security. It's not a secret that fraud is on the rise. Scammers are getting smarter and use existing technologies to defraud unassuming victims.

We encourage you to visit our Fraud Protection section on our website to learn about stepping up your vigilance to avoid falling into the fraudsters' trap. Scan the QR code on the right to learn more.



## HOLIDAY CLOSINGS

Martin Luther King's Day: January 15  
Presidents' Day: February 19



Federally Insured by the NCUA

This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material.

## Member Discounts on Tax Prep Services

Take advantage of special member discounts on tax prep services. Plus, enter for a chance to **win \$10K from Love My Credit Union Rewards**.

Scan the QR code to get your discounts today!

Visit <https://taxservices.lovemycrreditunion.org> for offer details and disclaimers.



**H&R BLOCK**



**INTUIT**  
**turbotax**

## Make the CFFCU Visa Credit Card Work For You in 2024

Take advantage of the low introductory rate of **5.99% APR\*** on purchases for the first six months on the Community Focus FCU Visa Credit Card.

You will love both the savings and the benefits such as:

- **No annual fee**
- **No over-the-limit fees**
- **No minimum finance charge**
- **Online and mobile account access**
- **Worldwide acceptance**
- **ScoreCard Rewards**



Apply at [www.communityfocusfcu.org/apply](http://www.communityfocusfcu.org/apply) or scan the QR code for more information.

\* Annual Percentage Rate. Introductory rate is good for six months. After six months, the rate reverts to 11.90% APR or 13.90% APR as specified in your Credit Card Agreement. Your individual rate (APR) will be determined based on your credit score. Subject to credit approval. The method to compute the balance for purchases is average daily balance. Additional limitations, terms and conditions apply, see VISA Credit Card Disclosure.

## Community Focus FCU Scholarships

At Community Focus Federal Credit Union, we believe in giving back to the communities around us. Whether it's partnering with other non-profits, providing educational grants to local teachers, or volunteering, we are always looking for ways to help.

We are excited this year to offer **six (6) \$1,000 Community Focus Federal Credit Union Scholarships** to support young students in further pursuit of their education.



Scan the QR code for more information or visit [www.communityfocusfcu.org/scholarships](http://www.communityfocusfcu.org/scholarships)