

FOCUS



Early Paycheck - Coming August 1, 2023

What is Early Paycheck?

Early Paycheck allows Community Focus FCU members, who receive eligible Direct Deposits, to get the funds in their account up to two days sooner.¹

What is an eligible Direct Deposit?

Eligible Direct Deposits are limited to electronic Direct Deposits of items such as your payroll, pension and government benefit payments made through the Automated Clearing House (ACH) to your personal account.²

What does Early Paycheck mean to me?

You will be able to receive and access the funds in your account faster. No more pending deposits!

What do I need to know?

If you have payments scheduled to come out on a normal payday, these payments will still occur on that specific day as scheduled. This is important to know for your budgeting purposes. If any updates or changes are needed, please contact Community Focus FCU.

How would I know if my Direct Deposit arrived?

You can sign up for e-alerts in the Online Banking to stay notified about any incoming transactions.

¹ Early availability of Direct Deposit is not guaranteed and may vary from deposit to deposit. Whether we make funds available early depends on when we receive the payor's payment instructions, any limitations we set on the amount of early availability, and standard fraud prevention screening. See the CFFCU's Account Terms and Conditions for more information.

² Some deposits or credits to your account are not eligible for Early Paycheck. These include deposits of funds from person-to-person payment services (Zelle®, Venmo or PayPal transfers), check or mobile deposits, and other online transfers or electronic credits.

Brownstown Branch

18925 Telegraph Rd.
Brownstown, MI 48174
Tel: 734.281.3900
Fax: 734.281.2352

Lobby and 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

Service Centers:

Tel: 888.748.3266
M-F: 10 am - 6 pm
S: 9 am - 2 pm

VISA Card Lost or Stolen:

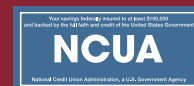
800.991.4961

ATM/Debit Card Lost or Stolen:

833.933.1631

HOLIDAY CLOSINGS

Labor Day: September 4
Columbus Day: October 9



Federally Insured by the NCUA

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Community Focus FCU Scholarship Recipients

Community Focus Federal Credit Union is thrilled to announce the recipients of the 2023 Community Focus FCU Scholarship. These young people truly embody the spirit of the credit union's philosophy of "people helping people," along with outstanding academic achievement and leadership qualities. The following high school graduates were awarded a \$1,000 Scholarship each. Congratulations!

Kyla Campbell

Current School: Woodhaven HS

Future School: Florida Agricultural and Mechanical University (Music)

Brooklyn Guzik

Current School: Roosevelt HS

Future School: Central Michigan University (Early Childhood Education)

Nickolas Manolias

Current School: Carlson HS

Future School: University of Michigan (Bio-Chemistry)

Siya Patel

Current School: Carlson HS

Future School: University of Michigan (Business)

Morgan Pen

Current School: Taylor HS

Future School: University of Michigan - Ann Arbor (Aerospace Engineering)

Jacob Smiegel

Current School: Roosevelt HS

Future School: Wayne State University (Life Sciences)



From left: Morgan Pen, Nickolas Manolias, Harry Roesch (CFFCU Board Chairman), Brooklyn Guzik, Kyla Campbell, Jacob Smiegel.

Online Appointment Scheduling

Did you know that you can now conveniently schedule appointments for many of your banking needs at Community Focus Federal Credit Union? Why wait in line when you can pick a day and time that works best for your schedule!

Save time and schedule your appointment for the following services:

- New loan application or closing
- New account opening
- Updating existing accounts
- Credit Score Enhancement
- Certificate of Deposit opening

The appointment scheduler is conveniently located on our homepage at www.communityfocusfcu.org.



Scan the QR code to start scheduling!