

INTERNATIONAL CREDIT UNION DAY

FIND YOUR

platinum lining

IN CREDIT UNIONS™

ICU DAY

EST. 1948



FINANCIALPLUS
CREDIT UNION

CELEBRATING THE
CREDIT UNION DIFFERENCE

10.18.2018

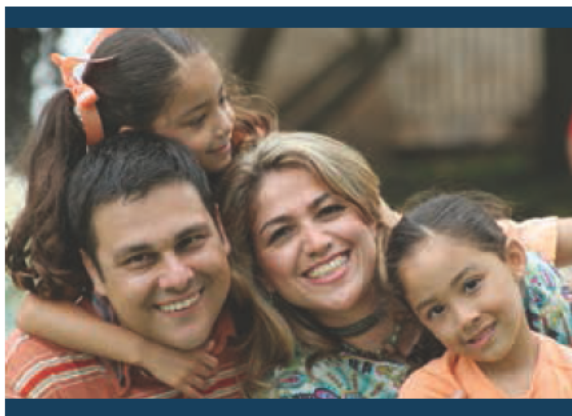
POINTERS PLUS

A quarterly publication for the members and affiliates of Financial Plus Credit Union.

○ CREDIT UNION DAY

Come Celebrate With Us

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."



Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England.

Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

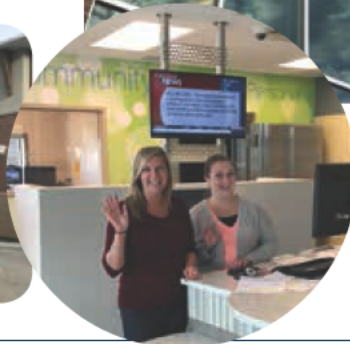
"Today, over 235 million people are served by credit unions in 109 countries and 6 continents!"

**Join us at any of our branches on
October 18 to celebrate ICU Day.**

○ FLEUR BRANCH

NOW OPEN

Our new Fleur branch is now open! We are pleased to continue serving this community and participate in the region's renovation process. The new building's design includes the modern conveniences that allow for ease of transactions. This branch also features open space, a coffee bar, video displays and a larger selection of safe deposit boxes.



GRAND OPENING AND RIBBON CUTTING CEREMONY WILL BE COMING SOON.

GET A GREAT DEAL & "LEAVE" YOUR WORRIES BEHIND **enterprise** car sales



**Receive 0.50% off the current rate.
October 1 - December 31st
Stop in or call for details!**

APR=Annual Percentage Rate. 0.50% off current rate. Current rate will vary based on credit worthiness & terms. Financing for qualified Financial Plus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased October 1 - December 31, 2018. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. *Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. For details, see a Sales Consultant. **Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association & its affiliated clubs in the U.S. & Canada. Some limitations & restrictions apply. ***For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation & cleaning fee (as allowed by law). Restrictions apply. For details, see a Sales Consultant. The "e" logo, Enterprise, "Enterprise Certified" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales.

○ DID YOU KNOW:



Loyalty Discounts

If you are an active member at Financial Plus, did you know we offer interest rate discounts for certain loans?

Discounts Qualifications:

- **Discount of 0.50% APR** with automatic / electronic payment
- **Discount of 0.50% APR** with Financial Plus loan history of 5 years or more
- **Discount of 0.50% APR** with active existing checking account (10 transactions or more in the past 30 days)
- **Discount of 0.50% APR** with total existing Financial Plus relationship (Deposits and Loans) of \$10,000 or more

Maximum discount of 1.00% APR

NOW THAT'S GETTING SOMETHING BETTER!

APR=Annual Percentage Rate. All loans subject to approval. Rates, terms, and conditions vary based on creditworthiness and qualifications.

Financial Plus Awareness Fact

Financial Plus will NEVER contact you via phone, letter, e-mail or text message asking for your account numbers, user names, passwords, or Social Security number. If you are suspicious of a call, e-mail, or letter you receive from Financial Plus, please don't hesitate to verify by calling us at 800-234-5628.



RATES and CONDITIONS

AUTO LOANS

2013 & Newer
2013 & Newer
2010 - 2012

Additional terms and rates available, call for details.

Terms

up to 66 months
up to 84 months
up to 60 months

APR*

2.24%
3.74%
3.49%

RECREATIONAL VEHICLE LOANS

2013 & Newer
2012 & Older

Terms

up to 120 months
up to 84 months

APR*

7.24%
7.49%

SIGNATURE LOANS

Personal Loans

Terms

18 months

APR*

9.00%

CREDIT CARDS

MasterCard
MasterCard Cash Rewards

Terms

Revolving
Revolving

APR*

As low as 10.00%
As low as 12.00%

REAL ESTATE LOANS

Home Equity Loans
Home Equity Loans
Home Equity Line of Credit
1st Mortgage

Terms

up to 60 months
up to 120 months
up to 180 months
Call for Terms

APR*

3.25%
4.00%
5.50%
Call for Rates

**Existing loans with FPCU may not qualify for special rates. APR=Annual Percentage Rate. All rates are subject to change. Rates are quoted with all available discounts.*

Terms and conditions may apply.



**Visit our website for more rates
and loan products.**

CALENDAR of EVENTS

OCTOBER

- 8 Columbus Day
- 18 International Credit Union Day
- 31 Halloween

NOVEMBER

- 4 Daylight Savings Time Ends
- 11 Veterans Day
- 22 Thanksgiving Day - Closed for Federal Holiday

DECEMBER

- 24 Christmas Eve - All offices will be closed
- 25 Christmas - Closed for Federal Holiday
- 31 New Year's Eve - Lobby closes at 1:00 pm, drive-up closes at 4:00 pm

JANUARY

- 1 New Year's Day - Closed for Federal Holiday

OCTOBER	NOVEMBER	DECEMBER
S M T W T F S	S M T W T F S	S M T W T F S
1 2 3 4 5 6	1 2 3 4 5 6	1 2 3 4 5 6 7 8
7 8 9 10 11 12 13	7 8 9 10 11 12 13	9 10 11 12 13 14 15
14 15 16 17 18 19 20	14 15 16 17 18 19 20	16 17 18 19 20 21 22
21 22 23 24 25 26 27	21 22 23 24 25 26 27	23 24 25 26 27 28 29
28 29 30 31	28 29 30	30 31

2018



WHAT'S NEW:

Debit Card Fraud Text Alerts

Keeping your account safe and secure is our highest priority. We've added Text Fraud Alerts as part of our debit card protection program. You will now begin receiving text alerts when suspicious activity is detected on your MasterCard Debit Card.

We are always looking to make sure your account is safe and are happy to add this new free service to our debit cards.

If you have any questions please contact us at 515-224-1222.



LOOK INSIDE!

Credit Union Day - Come Celebrate With Us

Fleur Branch Now Open

Get A Great Deal & "Leave" Your Worries Behind

Calendar Of Events

Debit Card Fraud Text Alerts

Loyalty Discounts

Financial Plus Awareness Fact

GET SOMETHING BETTER **At Financial Plus Credit Union.**

HOURS & LOCATIONS

WEST DES MOINES OFFICE

1831 25th Street
West Des Moines, IA 50266

Phone: 515-224-1222

Fax: 515-224-0961

Toll Free: 1-800-234-5628

Hours: **Monday - Thursday**
Lobby & Drive-up -
9:00am to 5:00pm

Friday
Lobby - 9:00am to 6:00pm
Drive-up - 8:00am to 6:00pm

Saturday
Lobby & Drive-up -
9:00am to Noon

FLEUR DRIVE OFFICE

4303 Fleur Drive
Des Moines, IA 50321

Phone: 515-256-7955

Fax: 515-256-9784

Toll Free: 1-800-234-5628

Hours: **Monday - Thursday**
Lobby & Drive-up -
9:00am to 5:00pm

Friday
Lobby - 9:00am to 6:00pm
Drive-up - 8:00am to 6:00pm

Saturday
Lobby & Drive-up -
9:00am to Noon

EUCLID AVENUE OFFICE

2850 East Euclid Avenue
Des Moines, IA 50317

Phone: 515-283-2526

Fax: 515-247-9101

Toll Free: 1-800-234-5628

Hours: **Monday - Thursday**
Lobby & Drive-up -
9:00am to 5:00pm

Friday
Lobby - 9:00am to 6:00pm
Drive-up - 8:00am to 6:00pm

Saturday
Lobby & Drive-up -
9:00am to Noon

INGERSOLL AVENUE OFFICE

609 38th Street
Des Moines, IA 50312

Phone: 515-274-4100

Fax: 515-274-2939

Hours: **Monday - Thursday**
Lobby - 8:30am to 5:00pm
Drive-up - 7:30am to 5:00pm

Friday
Lobby - 8:30am to 5:00pm
Drive-up - 7:30am to 6:00pm

Saturday
Lobby & Drive-up -
9:00am to Noon