



Local Service. Global Reach.

OCTOBER 14-18

2019

PLUS...

GET FREE

AND FPCU

SWAG!

CALENDARS



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

INTERNATIONAL CREDIT **UNION WEEK 2019**

Schedule of Events

FPCU will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Week®.

The public is welcome to stop by and celebrate with us a movement that concerns itself with the financial success of all people.

Thursday, October 17

International Credit Union Day

Member-Owner Lunch

All FPCU member-owners can stop in to one of our branches from 10:00 a.m. to 2:00 p.m. this day for a FREE lunch on us!

Tuesday, October 15 Tell Your CU Story Day

in any FPCU branch this morning for a

"Banking with a Credit Union is Sweet! Stop

breakfast treat, or in the afternoon for cookies!

just for talking with us and getting your photo taken.

Monday, October 14

National Dessert Day

Join us at the WDM branch to tell us why you love banking with FPCU! Get a FREE t-shirt

Wednesday, October 16

Kids Credit Union Day

Kids - open a new Kirby account with us and we'll give you a FREE \$5 deposit to start your savings. You can also pick up candy, freebies and coloring pages!

Friday, October 18

Community Give Back Day

Stop in to grab your FPCU freebies to round out the week. We will have calendars and more for you to take home as a token of our appreciation.

AS WE CELEBRATE INTERNATIONAL CREDIT UNION WEEK IN OCTOBER, BE SURE TO SHARE THE CREDIT UNION DIFFERENCE WITH YOUR FRIENDS AND FAMILY.

SAVE MONEY ON YOUR MORTGAGE!

MORTGAGE RATES ARE THE **LOWEST** THEY'VE BEEN IN YEARS!

Ask Erik if he can help save you money!

- Competitive Fixed Rates In House ARMs Erik Abrahamzon
 - · Low Closing Costs

 - Make Payments Right Here!

MORTGAGE RATES

Are still the lowest they've been in years!

Don't miss your opportunity to save hundreds of dollars per month — call Erik at 515-224-1222 ext. 218 to see how much we could save you.

Local Service. Global Reach.

CELEBRATE WITH US **OCTOBER 14 - 18**



AUTO LOAN PROMOTION

EXTENDED through October 31st!

Our recent auto loan promotion with Enterprise Car Sales has been EXTENDED through October 31! Take 0.50% off your current rate* when you finance an Enterprise vehicle with Financial Plus Credit Union. You can preview their selection of quality used vehicles at cuautodeals.com. Auto loan rates with FPCU start as low as 2.99%!



DREAMING (

0.50% OFF

the current rate

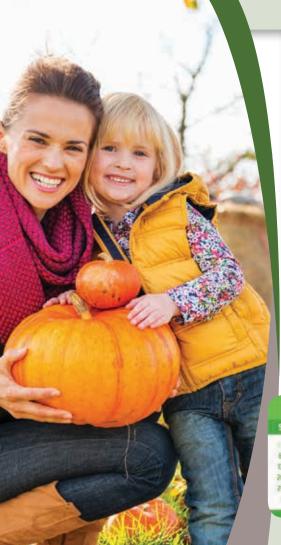


When you finance an Enterprise vehicle with Financial Plus Credit Union.

Now - October 31st

Stop in for details - don't miss these great rates!

1: 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 6/1/19-10/31/2019. No 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. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2019 Enterprise Car Sales.





DECEMBER

Christmas Eve - Offices Close at Noon

Christmas Day - Closed for Federal Holiday 25

New Year's Eve - Offices Close at Noon

JANUARY

New Year's Day - Closed for Federal Holiday

OCTOBER



NOVEMBER

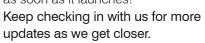
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WHAT'S NEW:

Here's a sneak peek of our NEW website —

Coming your way very soon! In the coming months, we will launch a newly refreshed site for our members. We will be sure to send out an email and update our social media channels as soon as it launches!





Follow Us on Social Media

Facebook: facebook.com/FinancialPlusCU

Instagram: @FinancialPlusCU Twitter: @FinancialPlusCU

LinkedIn: linkedin.com/company/financial-plus-credit-union





Congratulations to Kari Dake on **5 years of service at Financial Plus!**

Stop in our Euclid branch and congratulate Kari.



Kari Dake Loan Officer 5 years of service

CONGRATULATIONS!

FALL HEAD-OVER-WHEELS

FOR OUR YEAR-END SAVINGS!

No Auto Payments for 3 Months

Rates as low as 2.99%*

Offer is available from October 1, 2019 thru December 31, 2019.

Apply online at apply.financialpluscu.com or call today!

*APR = Annual Percentage Rate. Rates and loan approval subject to creditworthiness. Interest will accrue until the first payment is made. Rates and terms subject to change without notice. Equal opportunity lender. Federally insured by the NCUA. See credit union for additional details.



RATES and CONDITIONS

AUTO LOANS	Terms	APR*
2015 & Newer	up to 84 months	2.99%
2011 - 2014	up to 72 months	4.24%
RECREATIONAL		
VEHICLE LOANS	Terms	APR*
2015 & Newer	up to 120 months	5.49%
2014 & Older	up to 84 months	5.99%
SIGNATURE LOANS	Terms	APR*
Personal Loans	up to 48 months	9.25%
CREDIT CARDS	Terms	APR*
Mastercard	Revolving	10.50%
Mastercard PlusRewards	Revolving	12.50%
	3	
REAL ESTATE LOANS	Terms	APR*
Home Equity Loans - 80%	up to 15 Years	3.50%
Home Equity Loans - 90%	up to 15 Years	4.75%
Home Equity Line of Credit - 80%	15 Years	6.00%
1st Mortgage	Call for Terms	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 "as low as" and all available discounts.

Terms and conditions may apply.



Visit our website for more rates and loan details.



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