



Local Service. Global Reach.

INTERNATIONAL CREDIT UNION WEEK
OCTOBER 14-18

2019

POINTERS PLUS

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.

Monday, October 14

National Dessert Day

"Banking with a Credit Union is Sweet! Stop in any FPCU branch this morning for a breakfast treat, or in the afternoon for cookies!

Tuesday, October 15

Tell Your CU Story Day

Join us at the WDM branch to tell us why you love banking with FPCU! Get a FREE t-shirt just for talking with us and getting your photo taken.

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!

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!

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.

PLUS...
GET FREE
CALENDARS
AND FPCU
SWAG!

**Local Service.
Global Reach.**

**CELEBRATE WITH US
OCTOBER 14 - 18**



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!**



Erik Abrahamson
Senior Mortgage Officer
NMLS #363013

- Competitive Fixed Rates
- In House ARMs
- 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.

○ 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%!


car sales

 **FINANCIALPLUS**
CREDIT UNION

**Get that car you've been
DREAMING OF!**

Receive

0.50% OFF
the current rate¹



**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 cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet &/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. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2019 Enterprise Car Sales.



CALENDAR of EVENTS

OCTOBER

- 14 Columbus Day
- 14-18 International Credit Union Week
- 17 International Credit Union Day
- 31 Halloween

NOVEMBER

- 3 Daylight Savings Time Ends
- 11 Veterans Day
- 28 Thanksgiving Day - Closed for Federal Holiday

DECEMBER

- 24 Christmas Eve - Offices Close at Noon
- 25 Christmas Day - Closed for Federal Holiday
- 31 New Year's Eve - Offices Close at Noon

JANUARY

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

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

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

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

2019

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!

Keep checking in with us for more updates as we get closer.



Follow Us on Social Media

Facebook: facebook.com/FinancialPlusCU

Instagram: [@FinancialPlusCU](https://www.instagram.com/FinancialPlusCU)

Twitter: [@FinancialPlusCU](https://twitter.com/FinancialPlusCU)

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





FINANCIALPLUS
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!

ANNIVERSARIES

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

2015 & Newer
2011 - 2014

Terms

up to 84 months
up to 72 months

APR*

2.99%
4.24%

RECREATIONAL VEHICLE LOANS

2015 & Newer
2014 & Older

Terms

up to 120 months
up to 84 months

APR*

5.49%
5.99%

SIGNATURE LOANS

Personal Loans

Terms

up to 48 months

APR*

9.25%

CREDIT CARDS

Mastercard
Mastercard PlusRewards

Terms

Revolving
Revolving

APR*

10.50%
12.50%

REAL ESTATE LOANS

Home Equity Loans - 80%
Home Equity Loans - 90%
Home Equity Line of Credit - 80%
1st Mortgage

Terms

up to 15 Years
up to 15 Years
15 Years
Call for Terms

APR*

3.50%
4.75%
6.00%
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.**

LOOK INSIDE!

International Credit Union Week 2019

Save Money on your Mortgage!

Enterprise Car Promotion

Calendar Of Events

What's New - A Sneak Peak At Our New Website

Follow Us On Social Media

FPCU Anniversary

Year-End Auto Loan Savings

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