



**FINANCIALPLUS**  
CREDIT UNION

# \$AVE BIG

WITH BALANCE TRANSFERS

0% interest for 6 months + LOCKED FOR LIFE at 5.99%

*Created in your  
BEST "interest."*



# POINTERS PLUS



Fall 2020

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

## INSPIRING HOPE FOR A GLOBAL COMMUNITY

### Celebrate 72 Years of International Credit Union Day® with FPCU

On Oct. 15, 2020, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 72nd anniversary.



Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 274 million members in 118 countries worldwide. More than 85,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

This year's theme is "Inspiring Hope for a Global Community."

Throughout the COVID-19 crisis, credit unions around the globe have continued to provide a high level of service to their members and demonstrated a generosity to their local communities that has set them apart from other financial institutions. We are truly inspiring hope for a global credit union community. ICU Day 2020 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

## \$SAVE BIG

### WITH BALANCE TRANSFERS

The Year 2020 has been filled with uncertainty and stress. For some of our members, that may include financial stress from credit card debt. We have created a balance transfer to help relieve some of that stress.

Now through October 31, 2020 get:



0% interest for 6 Months\* + then get "Locked for Life" at 5.99%

When you transfer a balance to a Financial Plus Credit Union credit card!

We're here to help you pay debt down faster!

**Questions?** Reach out to a loan officer by texting or calling your nearest branch today. If you're ready to apply now, visit [apply.financialpluscu.com](http://apply.financialpluscu.com). This offer expires 10/31/2020. **Apply Today!**

\* Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and card type. All loans subject to approval. See Financial Plus for details.

## INTERNATIONAL CREDIT UNION WEEK

### 2020 Schedule of Events

FPCU will join with 85,000 credit unions around the world in celebration of International Credit Union (ICU) Week®. Celebrate with us a movement that concerns itself with the financial success of all people.

### YOU COULD WIN \$100!

Be sure to sign up for emails for your chance to win one of our **5 Grand Prize giveaways of \$100!** You can email [marketing@financialpluscu.com](mailto:marketing@financialpluscu.com) to be added to our email list. Check your email inboxes the week before ICUW to find out how you can win!

Plus, be sure to pick up your **FREE calendar** at any of our branches, or in the drive-thru during ICU Week October 12th thru the 16th!

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



enterprise car sales



SKIP YOUR WAY INTO your next car from Enterprise.

Because We'll Make **Your First PAYMENT!\***

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

**October 1 - December 31, 2020**

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

\*Financing for qualified Financial Plus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 10/01/2020-12/31/2020 in Iowa. First payment cannot exceed \$500. 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. ©2020 Enterprise Car Sales.



## CALENDAR of EVENTS

### OCTOBER

- 12 Columbus Day - **Offices Closed**
- 15 International Credit Union Day
- 31 Halloween

### NOVEMBER

- 1 Daylight Savings Time Ends
- 11 Veterans Day - **Offices Closed**
- 26 Thanksgiving Day - **Offices Closed**

### DECEMBER

- 24 Christmas Eve - **Offices Close at 1pm**
- 25 Christmas Day - **Offices Closed**
- 31 New Year's Eve - **Offices Close at 1pm**

### JANUARY

- 1 New Year's Day - **Offices Closed**

2020

## WHAT'S NEW:

### Virtual Annual Meeting

Join us for our FIRST EVER Virtual Annual Meeting happening Wednesday, November 18! In an effort to keep everyone safe, this year's meeting will be held completely online by Zoom Webinar. Keep an eye out on our website, in your email and on our social media channels for more information and a link to register as we get closer.

If you have any questions in the meantime, please email us at: [marketing@financialpluscu.com](mailto:marketing@financialpluscu.com).



### Follow Us on Social Media

Facebook: [facebook.com/FinancialPlusCU](https://facebook.com/FinancialPlusCU)

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

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

LinkedIn: [linkedin.com/company/financial-plus-credit-union](https://linkedin.com/company/financial-plus-credit-union)



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	1	2	3	4	5

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		



**Congratulations to Diane and Susan on  
their years of service at Financial Plus!**



**Diane Forcucci**  
*MSR at West Des Moines*  
*30 years of service*



**Susan Kiesner**  
*VP of Operations*  
*25 years of service*

ANNIVERSARIES

**Have questions? Need help?**  
**JUST TEXT US!**

Yes, that's right, FPCU branch phone numbers are now textable. Get in touch by texting your nearest branch line!

## RATES and CONDITIONS

### AUTO LOANS

2016 & Newer

2011 - 2015

### Terms

up to 36 months  
up to 66 months  
up to 84 months  
up to 48 months

### APR\*

1.99%  
2.49%  
4.24%  
3.99%

### SIGNATURE LOANS

Personal Loans

### Terms

up to 48 months

### APR\*

7.25%

### CREDIT CARDS

Mastercard Revolving

Mastercard PlusRewards Revolving

### Terms

Variable  
Variable

### APR\*

9.75%  
11.75%

### REAL ESTATE LOANS

Home Equity Loans - 80% LTV

Home Equity Loans - 90% LTV

Home Equity Line of Credit - 80% LTV

1st Mortgage

### Terms

up to 15 Years  
up to 15 Years

### APR\*

3.00%  
4.25%  
5.25%

Rates update daily, call or visit our website.

*\*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!

Inspiring Hope For A Global Community  
\$ave BIG With Balance Transfers  
International Credit Union Day  
Enterprise Car Promotion  
Calendar Of Events  
What's New - Virtual Annual Meeting Notice  
Follow Us On Social Media  
Employee Anniversaries  
Have Questions? Just Text Us!

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

*\*Standard hours listed. Due to Covid-19 hours may vary. Please check website for updates.*