



BEST. SECURITY. BENEFITS. & REWARDS. EVER!

The New Mastercard Credit Cards

POINTERS PLUS

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

○ A MASTERCARD... PLUS MORE!

Smarter Cards to fit YOUR needs

If you are looking for security, controls and the extra benefits of a large national branded credit card, why not consider one from a local credit union you trust....AND with lower or no fees as well as rates averaging 4% lower.

EACH CARD COMES WITH THESE SMART SOLUTIONS:

- Smart ways to pay with Apple Pay, Samsung Pay or Google Pay.
- Smart account alerts via e-mail or text.
- Smart controls to easily turn your card on or off if you've misplaced it.



Members with Plus Rewards will also enjoy **earning one and a half times the points per dollar spent that can be used for merchandise, travel, event tickets, charity donations, gift cards or even statement credits.**

Plus... you can earn 10,000 bonus points when you spend \$1,000 in your first 60 days.

If you already have a MasterCard with Financial Plus, you will automatically be upgraded to these new features and get your new card to start using immediately. If you don't already have a MasterCard from Financial Plus, you can find full details and applications on our website or in our offices.

NOTES FOR CURRENT CARDHOLDERS

- Your card will have a completely new account number, expiration date and CCV code, so please be sure if you have re-occurring payments set up, that you contact the merchant to update your information.
- Credit limits, annual percentage rates and terms and conditions will not change.
- Old cards will expire 30 (thirty) days from the receipt of your new card.
- Accumulated reward credits on your old card will be credited on your last statement.

See MasterCard Credit Card disclosure for full details before applying.
All applications subject to approval.

THE MASTERCARD
THAT GIVES ITS
BEST...FOR YOU!

○ THE FUTURE IS YOURS

April is National Credit Union Youth Month



The Future is Yours

Picture it! Save for it! Share it!

Dreaming of our ideal future delights and inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Credit unions can help their members on both counts.

We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other. Putting your dreams and goals down on paper where you can see them every day actually helps you achieve them!

Do you have a child or grandchild? We are running an incentive for the month of April to get your child started! Come into any branch, and either set up a new Kirby account, or deposit at least \$5 into an existing Kirby account, and your child will receive a prize!

IT'S A GREAT WAY TO START PLANNING THEIR FINANCIAL FUTURE AT FINANCIAL PLUS.

**It's tax time.
Take your refund
AND DRIVE.**

**Receive \$250 OVER
your trade-in value, or
a \$250 gift card!**

Stop in or call for details!

Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2019 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair & competitive value for customer's vehicle. Additional trade-in value of \$250 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value & when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration & all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited including AK, HI, KY, LA, MD, NM, OK, OR, SC, TX, VA and Washington D.C. Offer valid 03/01/2019-05/31/2019. No cash advances. Offer cannot be combined. Not valid on previous purchases. 2: \$250 gift card will be issued within 60 days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 03/01/2019-05/31/2019 & financed through Financial Plus Credit Union. Offer void when 7-Day Buyback is activated. 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.





Congratulations to Yuliana on 5 years of service at Financial Plus!

Stop in our Euclid branch and congratulate Yuliana.



Yuliana Mendoza
Loan Servicing Specialist
5 years of service

CONGRATULATIONS!

ANNIVERSARIES

Arriving Soon!

ADVENTURELAND Discount Tickets

Valid Any One Day 2019 Season

SAVE UP TO \$7.00 PER TICKET!



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.

2019

CALENDAR of EVENTS

APRIL

National Credit Union Youth Month

15 Tax Day

21 Easter

MAY

5 Cinco De Mayo

12 Mother's Day

27 Memorial Day - All Branches Closed

JUNE

16 Father's Day

APRIL						
S	M	T	W	T	F	S
31	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	6	7	8	9	10	11

MAY						
S	M	T	W	T	F	S
28	29	30	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	1
2	3	4	5	6	7	8

JUNE						
S	M	T	W	T	F	S
28	29	30	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	1
2	3	4	5	6	7	8

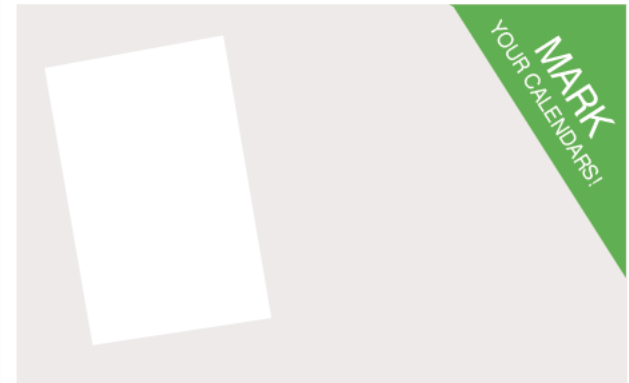
WHAT'S NEW:



FINANCIALPLUS
CREDIT UNION
90 YEARS STRONG

SAVE THE DATE

Come celebrate our 90th anniversary at our Member Appreciation Day and Annual Meeting!



LOOK INSIDE!

A Mastercard... Plus More!

The Future Is Yours

Enterprise Car Promotion

Calendar Of Events

What's New

FPCU Anniversary

Adventureland Tickets Arriving Soon

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