



FINANCIALPLUS
CREDIT UNION



TWO — OF A — KIND

CREDIT CARDS

Great Rates &
Benefits X2!

APPLY TODAY!



POINTERS PLUS



Issue 41 • August 2017

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

○ REWARDING EXPERIENCES

Made Easy

The purchase habits of consumers have changed. Instead of buying “things”, people are now more interested in buying “experiences.” These experiences include dining out at quality restaurants, traveling to exotic destinations and taking on new adventures and hobbies. These larger purchases may be a good opportunity to be financially rewarded. In many cases, paying with a rewards credit card can help pay for additional experiences.



The key is understanding how your rewards credit card works and also how to keep your card balances in control while getting the most from your credit card rewards.

Read the fine print on how your rewards work.

Rewards can include cash back, airline miles, hotel stays and merchandise. Before you commit to a rewards card, be sure it is a card for the type of rewards you want. Cash is the most flexible and can be used for anything where as airline miles and hotel stays can have black out dates and merchandise earned can cost more than if you bought it outright. If you do choose a cash reward, be sure to read the fine print of how the program works, when you earn cash, how much you earn and if there is a limit to cash back.

Don't pay for a rewards card.

Credit card companies need to offset the cost of rewards programs. Usually this is figured in to the amount of rewards you earn. However, some credit card companies also take the opportunity to add on annual fees and penalty fees. As when shopping for any card, understand your spending and paying habits and research the best card to fit your needs without paying more than you should for rewards.

Good credit is worth more than good rewards.

Using a credit card to earn rewards can be a great opportunity if you are smart with how you use your credit card. If you find yourself making all your purchases with a credit card, but not paying it down as often as you use it - those rewards can end up costing you more than what they are worth. Bad credit caused by being over your limit or making late payments is never worth any amount of reward. Be vigilant and use your card wisely.

GET SOMETHING BETTER



○ DEBIT CARD FRAUD PROTECTION

During Summer Travel

Financial Plus uses the electronic funds transfer network and fraud protection services of Shazam, based out of Johnston, Iowa. Through this partnership with SHAZAM, Financial Plus has a variety of resources available to protect accounts including the fraud prevention software, FICO® Falcon® Fraud Manager. With each swipe of your card, a neural network, also known as artificial intelligence, is building a case for you. Neural networks create a memory of information based on cardholder habits such as where and when you shop, how much you typically spend, types of purchases, fraud rates in the area and more. Each purchase strengthens the memory and in turn, makes decisions on which transactions are likely to be fraudulent.

If you plan on travelling away from your home area you should notify your cardholder the dates you will be travelling. This will prevent the network from wondering why charges are coming from a different or foreign location.

We also have a 24 hour phone center for issues with your debit card by calling 866-508-2693.

MAKE MILES OF MEMORIES THIS SUMMER

Receive 0.50% off the current rate,
and receive a \$100 gift card!

Now Thru
AUGUST 31

Stop in or call
for details!



^APR=Annual Percentage Rate. 0.50% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Financial Plus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased July 1 – August 31, 2017. 2: \$100 gift card will be issued 10 business days after purchase of vehicle. Offer valid only on Enterprise vehicles purchased July 1 – August 31, 2017 and financed through Financial Plus Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. 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 and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2017 Enterprise Car Sales.

2017

CALENDAR of EVENTS

AUGUST

- 3 National Watermelon Day
- 4 National Chocolate Chip Cookie Day

SEPTEMBER

- 4 Labor Day
- 11 Patriot Day

OCTOBER

- 9 Columbus Day
- 19 International Credit Union Day
- 31 Halloween

SAVE THE DATE

International Credit Union Day is a day when credit unions all over the world celebrate the credit union movement and show appreciation for their members. On October 19th, we invite you to join us for the celebration! Watch for more details online.

WHAT'S NEW:

Member Appreciation Days

Thank you to all our members who came out to celebrate YOU at all four locations! Food and fun was had by all.

Congratulations to **Rowena Schweizer**, our GRAND PRIZE winner of \$1,000!

We thank you for your continued support!



Rowena Schweizer





Two Financial Plus Credit Union employees
celebrate their anniversary this quarter.



Mary Owens
Member Service Representative
20 years of service



Sherri White
Member Service Representative
20 years of service

CONGRATULATIONS!

ANNIVERSARIES

RATES and CONDITIONS

AUTO LOANS

2012 & Newer
2009 - 2011
2008 & Older

Terms

up to 84 months
up to 72 months
Call for Terms

APR*

as low as 1.99%
as low as 3.24%
Call for Rates

RECREATIONAL VEHICLE LOANS

2012 & Newer
2011 & Older

Terms

up to 120 months
up to 84 months

APR*

As low as 6.99%
As low as 7.24%

SIGNATURE LOANS

Personal Loans

Terms

up to 48 months

APR*

As low as 8.75%

CREDIT CARDS

MasterCard
MasterCard Cash Rewards

Terms

Revolving
Revolving

APR*

As low as 8.75%
As low as 10.75%

REAL ESTATE LOANS

Home Equity Loans
Home Equity Line of Credit
1st Mortgage

Terms

up to 120 months
up to 180 months
Call for Terms

APR*

As low as 3.74%
4.75%
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.



LOOK INSIDE!

Rewarding Experiences Made Easy

Debit Card Fraud Protection During Summer Travel

Make Miles Of Memories This Summer

Calendar Of Events

Save The Date

Member Appreciation Days

Anniversaries

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