



FINANCIALPLUS
CREDIT UNION

LOOK WHAT'S
**OPENING
SOON!**

4303 Fleur Drive

NEW BUILDING AT CURRENT LOCATION



POINTERS PLUS

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

○ FLEUR BRANCH OPENING AUGUST 31st!

We are pleased with the progress at our new Fleur Branch. The new building will be open August 31st. Watch our website and social media for more information.

The new building will mirror the design of our Euclid branch which offers the modern conveniences which allow for ease of transactions. This branch will also feature open space, a coffee bar, video displays and a larger selection of safe deposit boxes.



“We are excited to get this new branch open for our members!”

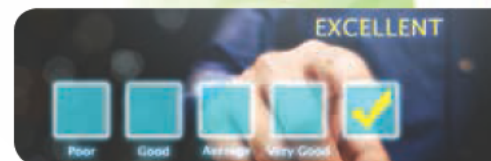
See you on August 31st!

○ EXCEPTIONAL SERVICE AT YOUR CONVENIENCE

How would you define good service? Most people would answer that service is good if they get what they expect and there are no issues to deal with. If that is true, how would you define an exceptional level of service? At Financial Plus, the answer is built into our name. It's the plus that makes service exceptional.

The plus in our service is not only providing what is expected without issues, it is knowing what our members need before they may even realize it. For example, at Financial Plus, we provide exceptional personal service in our branches, but many of our members lead busy lives. The last thing they want to worry about is how to do their banking when their time is limited. That's why we continue to develop our remote services.

Through services such as Online and Mobile Banking, Online Bill Payment, Mobile Deposit, Digital Wallets and our ATM network, members can bank where and when it is convenient for them, not us. Members can also expect these services to be of exceptional technology so that they are functional when needed and easy to use. We have heard time and time again that after members have tried these services, they don't know how they lived without them. That's the goal at Financial Plus. **We want to not only provide the financial but also the plus – so you can Get Something Better.**



GET BACK ON THE ROAD TO A GREAT DEAL car sales



**Receive 0.50% off the current rate.
August 1 - September 30th
Stop in or call for details!**

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 August 1 – September 30, 2018. No cash advances. Offer cannot be combined. 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, "Enterprise Certified" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales.



New Branch Manager



Abbie Cross
Fleur Branch

Abbie Cross recently became the Branch Manager at the Fleur branch. She has been working at FPCU since 2011. Abbie is excited for the new branch to open and to meet all the members. When Abbie is not working she enjoys spending time with family and friends, biking and playing with her dogs.

STOP IN TODAY!

Financial Plus Awareness Fact

Financial Plus will NEVER contact you via phone, letter, e-mail or text message asking for your account numbers, user names, passwords, or Social Security number. If you are suspicious of a call, e-mail, or letter you receive from Financial Plus, please don't hesitate to verify by calling us at 800-234-5628.

RATES and CONDITIONS

AUTO LOANS

2013 & Newer
2013 & Newer
2010 - 2012

Additional terms and rates available, call for details.

Terms

up to 66 months
up to 84 months
up to 60 months

APR*

2.24%
3.74%
3.49%

RECREATIONAL VEHICLE LOANS

2013 & Newer
2012 & Older

Terms

up to 120 months
up to 84 months

APR*

7.24%
7.49%

SIGNATURE LOANS

Personal Loans

Terms

18 months

APR*

9.00%

CREDIT CARDS

MasterCard
MasterCard Cash Rewards

Terms

Revolving
Revolving

APR*

As low as 10.00%
As low as 12.00%

REAL ESTATE LOANS

Home Equity Loans
Home Equity Loans
Home Equity Line of Credit
1st Mortgage

Terms

up to 60 months
up to 120 months
up to 180 months
Call for Terms

APR*

3.25%
4.00%
5.50%
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.



**Visit our website for more rates
and loan products.**



CALENDAR of EVENTS

AUGUST

- 3 National Watermelon Day
- 4 National Chocolate Chip Cookie Day
- 31 Fleur Branch Opening Day

SEPTEMBER

- 3 Labor Day
- 11 Patriot Day

OCTOBER

- 8 Columbus Day
- 18 International Credit Union Day
- 31 Halloween



2018

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 18th, we invite you to join us for the celebration! Watch for more details online.

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

WHAT'S NEW:

Member Appreciation Days

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

Our GRAND PRIZE winner of \$1,000 will be announced shortly!

We thank you for your continued support!



Let's Celebrate

YOU



LOOK INSIDE!

Fleur Branch Opening August 31st!

Exceptional Service At Your Convenience!

Get Back On The Road To A Great Deal

Calendar Of Events

Save The Date

Membership Appreciation Days

New Branch Manager

Financial Plus Awareness Fact

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