



Congratulations to Bridgette Raleigh on 15 years of service at Financial Plus!

Stop in our Fleur branch and congratulate Bridgette.



**Bridgette Raleigh**  
Loan Officer, MLO  
15 years of service

CONGRATULATIONS!

ANNIVERSARIES

3 TIPS TO HELP YOU REACH

Your Financial Goals:

1. Create a budget!
2. Eliminate unnecessary expenses.
3. Identify your relationship to money.



Give us a call and set up a free meeting with one of our financial coaches!

WE ARE HERE TO HELP YOU REACH YOUR FINANCIAL GOALS.

RATES and CONDITIONS

<b>AUTO LOANS</b> 2015 & Newer 2011 - 2014	<b>Terms</b> up to 84 months up to 72 months	<b>APR*</b> 2.99% 4.24%
<b>RECREATIONAL VEHICLE LOANS</b> 2015 & Newer 2014 & Older	<b>Terms</b> up to 120 months up to 84 months	<b>APR*</b> 5.49% 5.99%
<b>SIGNATURE LOANS</b> Personal Loans	<b>Terms</b> up to 48 months	<b>APR*</b> 9.25%
<b>CREDIT CARDS</b> Mastercard Mastercard PlusRewards	<b>Terms</b> Revolving Revolving	<b>APR*</b> 10.50% 12.50%
<b>REAL ESTATE LOANS</b> Home Equity Loans - 80% Home Equity Loans - 90% Home Equity Line of Credit - 80% 1st Mortgage	<b>Terms</b> up to 15 Years up to 15 Years 15 Years Call for Terms	<b>APR*</b> 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!

- Refinancing Your Mortgage... Can FPCU Save You Money?
- Testimonial
- Enterprise Car Promotion
- Calendar Of Events
- What's New
- FPCU Anniversary
- 3 Tips To Help You Reach Your Financial Goals

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



It's time to  
START  
DREAMING...



Learn how you can  
turn your home's  
equity into cash!

Ask us how home equity loans work!

*Dreams can come true!*





# POINTERS PLUS

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

## REFINANCING YOUR MORTGAGE

### Can FPCU Save You Money?

Is your rate higher than it could be? Is your current mortgage an adjustable-rate mortgage? Has the value of your house increased significantly? Let our team take a look and see if we can lower your monthly payment! Our review is quick, free and done by a mortgage expert.

Our mortgage programs are designed to fit your unique needs and goals. PLUS, we'll provide you with all of the necessary information to help you make an educated refinancing decision. Financial Plus is a full service mortgage lender offering expertise through the entire mortgage process. From application to servicing your loan, our process is built on the Credit Union philosophy of **"People Helping People."**



*Financial Plus is known for quality service and low loan rates!*

You'll receive friendly, professional service and have confidence knowing you are working directly with your credit union. Financial Plus offers both competitive fixed rates and in-house adjustable rate mortgages. We're dedicated to finding you the right loan with competitive rates, terms, and low closing costs to fit your needs. Servicing is retained at the credit union so you'll be able to set up automatic payments or make payments in any of our office locations.

GIVE US A CALL TODAY AND SEE  
IF WE CAN SAVE YOU MONEY!



## FEE CHANGES

Occasionally some of our fees change due to increases in the costs of doing business. The updated fees are effective August 1, 2019.

### Share Draft (Checking) Accounts

Courtesy Pay Overdraft Privilege Fee Per Item: ~~\$25.00~~ **\$29.00**

Returned Share Draft Item: ~~\$25.00~~ **\$29.00**

Returned ACH Item: ~~\$25.00~~ **\$29.00**

Stop Payment: ~~\$20.00~~ + tax **\$25.00 + tax**

### Wire Transfers

Outgoing Domestic: ~~\$15.00~~ + tax **\$20.00 + tax**

### General Services

Issuance of Corporate Drafts: ~~\$1.50~~ + tax **\$3.00 + tax**

All other fees will remain unchanged. To view the full schedule of fees, please visit [financialpluscu.com](http://financialpluscu.com).

# NOTICE

*"Erik was great to work with! We were amazed he was able to knock years off of our mortgage while also reducing our monthly payments! We highly recommend Financial Plus!"*

- Danny & Janelle Mielneczek



**enterprise**  
**car sales**

**FINANCIALPLUS**  
CREDIT UNION

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

Receive  
**0.50% OFF**  
the current rate<sup>1</sup>



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

**June 1 - August 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 6/1/19-08/31/2019. 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

### AUGUST

3 National Watermelon Day  
4 National Chocolate Chip Cookie Day

### SEPTEMBER

2 Labor Day  
11 Patriot Day

### OCTOBER

14 Columbus Day  
17 International Credit Union Day  
31 Halloween

## JOIN US FOR SWIMMING AND FUN IN THE SUN!



Date: Saturday, July 27, 2019 • Time: 10:00 AM – 11:45 AM  
Place: Teachout Pool - 2601 Hubbell Ave - Des Moines, IA  
Cost: FREE. Snacks will be provided. Bring your friends & family!

RSVP: Please email [Kirby@financialpluscu.com](mailto:Kirby@financialpluscu.com) or call 515-224-1222 by Wednesday, July 24 h. Please provide the number of children and adults who will be attending. (An adult must accompany children.)

AUGUST						
S	M	T	W	T	F	S
29	30	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	31	

SEPTEMBER						
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					

OCTOBER						
S	M	T	W	T	F	S
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		

## WHAT'S NEW:

Brenda Morrow, Abbie Cross, and Kari Dake completed the Iowa Credit Union League's financial coach training program.



Left to right are Brenda, Abbie and Kari.

Graduates participated in three days of intense learning and simulation to help them grow in understanding of how a person's relationship with money can impact their financial decision making and lead to potential hardship.

Stop in a branch today to sit down with a financial coach to help you meet your financial goals.

**NEWS**