



**FINANCIALPLUS**  
CREDIT UNION



*Helping You*

**NAVIGATE DEBT**

**DURING UNPRECEDENTED TIMES**

# POINTERS PLUS

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

## ○ CAN DEBT CONSOLIDATION

### Save You Money?

Many agree we are living in uncertain times that can bring about unprecedented financial debt. As store charges, credit card bills, and even medical bills start to come in, it may be hard to keep track of all those due dates. Financially, it can be frustrating making small payments towards all balances and never seeing any progress. It's in this case that you may consider a debt consolidation loan.



Debt consolidation loans are designed to be used to combine unsecured loans and bills together into one loan. Often, the payment is less than the combined minimum payments of the loans and cards individually, but pays down the debt as a whole much faster.

### Here's an example:

	Total Owed	Monthly Payment	Months To Pay Off
Credit Card 1	\$1,200.00	\$25.00	86
Credit Card 2	\$750.00	\$25.00	43
Credit Card 3	\$550.00	\$25.00	29
Furniture Store Payment	\$2,300.00	\$80.00	42
Doctor Bill	\$3,000.00	\$200.00	17
<b>Total</b>	<b>\$7,800.00</b>	<b>\$355.00</b>	

With a consolidation loan, all debts to be paid would be totaled up into one loan, with one payment. In our example, a \$7,800 consolidation loan at 10.00% APR for 36 months would have a monthly payment of approximately \$252. In this example, that's a monthly payment savings of \$100 to give you breathing room. Another option would be to pay that extra \$100 towards your loan and pay off the loan almost a year early!

### Things To Consider

The point of a consolidation loan is to pay down debt with one easy monthly payment over a set period of time. However, if debt builds up again while the loan is being paid off, you could end up in worse financial trouble. But, we are here to help you navigate these tough situations.

A good idea would be to talk with a loan officer at the credit union. They can help you review your individual situation in detail, and discuss all options that may be available to you.

## ○ FPCU PARTNERS WITH FIRST COMMUNITY TRUST

### Trust & Retirement Planning Services

We are pleased to announce our partnership with First Community Trust, N.A. (FCT) to provide comprehensive financial advice, investment management and trust and retirement planning services to our members. This partnership allows FPCU to provide additional valuable financial services that can be provided from our locations to our members.

FCT is a nationally chartered trust company offering trust, investment and retirement services, primarily through credit unions. Founded in 2001, their sole objective is to help clients achieve their personal financial and estate planning goals and objectives.

We now have a FPCU First Community Trust Officer, Mack Rankin, available to our membership. Mack will primarily work in our Fleur branch but will be available to help members at all of our branch locations. His background includes almost 10 years in various aspects of the financial services industry. In his current position as a Trust Officer, he works with clients in the areas of both retirement and non-retirement investments as well as trust administration. Mack attended Iowa State University and previously worked for several years at Credit Unions located in the Des Moines area. Mack also served as the Assistant Chief, Firefighter, and Paramedic with the Indianola and Hartford, IA fire departments. We welcome him to the team!

If you would like to get in touch or book a FREE meeting with Mack to discuss investment management, trust and retirement planning or to obtain financial advice, you can call or email him directly at: 515-256-7955 x-305 or [Mack.Rankin@fctrust.com](mailto:Mack.Rankin@fctrust.com).

*These meetings are always complimentary and you are under no obligation to purchase or open an account.*

Mack Rankin



**car sales**

**FINANCIALPLUS**  
CREDIT UNION

**BUY YOUR NEXT CAR**  
from Enterprise.

Receive  
**0.50%**  
Off  
the current rate



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

**Now - July 31, 2020**

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

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 03/01/2020-07/31/2020 in Iowa. 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

### AUGUST

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

### SEPTEMBER

- 7 Labor Day
- 11 Patriot Day

### OCTOBER

- 12 Columbus Day
- 15 International Credit Union Day
- 31 Halloween



August						
S	M	T	W	T	F	S
26	27	28	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	1	2	3	4	5

September						
S	M	T	W	T	F	S
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	1	2	3
4	5	6	7	8	9	10

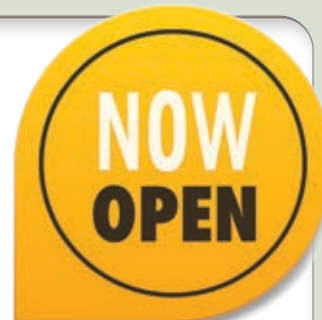
October						
S	M	T	W	T	F	S
27	28	29	30	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

2020

## ○ WHAT'S NEW:

### All Branches Are NOW OPEN

See our website for specific branch hours before visiting, full ways we can help, and what we're doing to keep you safe.



[www.financialpluscu.com/learn/what-s-new/covid-19-response](http://www.financialpluscu.com/learn/what-s-new/covid-19-response)



### Follow Us on Social Media

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

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





## Annual Meeting

Stay tuned for more information on our first ever VIRTUAL ANNUAL MEETING, coming this fall!

VIRTUAL  
ANNUAL MEETING

ADVENTURELAND

TICKETS ARE HERE!



ON SALE NOW  
FOR \$41 EACH

THAT IS UP TO A \$7.00  
DISCOUNT PER TICKET!

## 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!

Can Debt Consolidation Save You Money?

FPCU Partners With First Community Trust

Enterprise Car Promotion

Calendar Of Events

What's New - All Branches Are NOW OPEN

Follow Us On Social Media

Stay Tuned For Virtual Annual Meeting Information

Adventureland Tickets Are Here

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.*