



FINANCIALPLUS
CREDIT UNION

LOOK WHAT'S
**COMING
SOON**

4303 Fleur Drive

NEW BUILDING AT CURRENT LOCATION



POINTERS PLUS



Issue 43 • January 2018

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

○ FOUR FAST WAYS TO MAKE Your Financial Life Better This Year

1) Review Your Credit Report

Get a look at your financial landscape by reviewing your credit report. You can do so for free, up to three times annually, from the three major credit reporting agencies. The only source for your free credit reports is annualcreditreport.com. Other sites may say free, but they are trying to sell services such as fraud alerts, credit monitoring, and debt consolidation.



2) Set Up Account Alerts Through Your Credit Union

Institutions like Financial Plus offers free text and e-mail alerts to let you know when your account is getting low in funds, when a purchase has been made, when funds have been deposited and more. Having a better understanding of where your money is going is not only good financially, but also a good thing for security.

3) Automatically Save a Portion of Your Paycheck

Over 50% of Americans have less than \$1,000 in savings and often have to rely on credit cards or other forms of financing for emergencies such as a broken down car or furnace. Setting up automatic savings from each paycheck makes saving easy and often financially painless. Once you get the saving started, let it grow. When a true emergency arises, you'll be happy you did.

4) Say No More Often to Impulse Purchases

You know the old joke, "I went in for one thing and \$300 later I walked out of the store." It's easy to get caught up in the marketing web of coupons, cash back, sales and rewards. Create a new shopping rule: All purchases you didn't plan on making when you walked in must pass a 24 hour wait period. Walk out of the store, go home and think about it. Will that item make you happy and for how long? Avoiding impulse items can save you a lot of money over the year. Instead, consider putting that money in a Christmas Club or Vacation Account.

BE IN THE KNOW... ALL THE TIME, AND
TAKE CHARGE OF YOUR 2018 WITH
HELP FROM YOUR CREDIT UNION!

○ NEW BRANCH IN 2018 Fleur Branch Construction

Financial Plus Credit Union is excited to announce that we will be replacing our existing 4303 Fleur Drive branch with a new building! We are pleased to continue serving this community and participate in the region's renovation process.

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 anticipate the new branch will open in the Summer of 2018.

While our new building is under construction, we will continue to serve the community from a nearby Temporary Branch site, located at 4319 Fleur Drive. Visit our website for more details and updates.



GRAB THE KEYS TO
A GREAT YEAR  car sales



Receive 0.50% off the current rate.
January 1- January 31
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 January 1 – January 31, 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 PowertrainWarranty 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. © 2017 Enterprise Car Sales.



Two New Branch Managers

We have recently added new Branch Managers at our Ingersoll and Euclid branches. They both look forward to meeting and working with our members, so feel free to introduce yourself when you visit one of their branches.



Faiza Omar
Ingersoll Avenue Office

Faiza has been working at Financial Plus Credit since 2013. Faiza is very proud to be a part of the FPCU family and looks forward to serving all of our members and their financial needs. When Faiza is not at FPCU, she enjoys spending time with family and friends and providing her son with opportunities she never had growing up. Faiza loves to learn about and experience different cultures and dreams about traveling the world.



Sara Tuttle
Euclid Avenue Office

Sara joined Financial Plus as the branch manager at the Euclid location last August. She came to us with 15 years of experience in the financial services industry. She looks forward to working with members at the Euclid branch and providing a great experience for all members. When Sara is not working at FPCU she enjoys watching her kids' activities, cooking, boating, and spending time with her family.

STOP IN TODAY!

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*

1.99%
3.49%
3.24%

RECREATIONAL VEHICLE LOANS

2013 & Newer
2012 & Older

Terms

up to 120 months
up to 84 months

APR*

6.99%
7.24%

SIGNATURE LOANS

Personal Loans

Terms

18 months

APR*

8.75%

CREDIT CARDS

MasterCard
MasterCard Cash Rewards

Terms

Revolving
Revolving

APR*

As low as 9.50%
As low as 11.50%

REAL ESTATE LOANS

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

Terms

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

APR*

3.75%
4.25%
5.00%
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 all available discounts.*

Terms and conditions may apply.



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



CALENDAR of EVENTS

JANUARY

15 Martin Luther King Day

FEBRUARY

19 President's Day

MARCH

11 Daylight Savings Time Starts

17 St. Patrick's Day

30 Good Friday



2018

WHAT'S NEW:

New Debit Cards Coming

A smarter way to pay is coming soon! The EMV chip Mastercard® Debit Card will be released in the coming weeks. The new cards will also include digital wallets such as Apple Pay, Google Pay, Samsung Pay and MasterPass.

Watch our website, your email and your mailbox for further details in the near future.



Karolyn Wells Announces Retirement



After 40 years within the Credit Union industry, Karolyn Wells, VP of Lending, announced that she will retire on February 28, 2018. Over the years, Karolyn has touched the lives of thousands of members as well as other staff. Karolyn is especially passionate about financial literacy

for the younger generation and has spent a great deal of time teaching in our area schools each year. Her knowledge and dedication will be greatly missed. Details for her retirement reception will be announced on our website soon.



LOOK INSIDE!

Four Fast Ways To Make Your Financial Life Better

New Branch in 2018 - Fleur Branch

Grab The Keys To A Great Year

Calendar Of Events

New Debit Cards Coming

Karolyn Wells Announces Retirement

Two New Branch Managers

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

4319 Fleur Drive
Des Moines, IA 50321

Phone: 515-256-7955

Fax: 515-256-9784

Toll Free: 1-800-234-5628

Hours: **Monday - Thursday**
Lobby
9:00am to 5:00pm

Friday
Lobby
8:00am to 6:00pm

Saturday
Lobby
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