

EST 1929



YEARS STRONG

Help Us Celebrate!

POINTERS PLUS



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

90 YEARS STRONG

Celebrating Together

As the calendar turned to 2019, it marks the 90th anniversary for Financial Plus Credit Union. Back in 1929, Financial Plus opened its doors as Meredith Credit Union - so people could get something better. Through the decades many things have changed, but the same philosophy of People Helping People still guides Financial Plus Credit Union today. We are proud as we reach this milestone and grateful to all the members that have and continue to support our cooperative.

We will be celebrating our anniversary throughout the year and welcome our members to join us. Visit our website and social media to see announcements about upcoming events.

EST 1929
90
YEARS STRONG

NUMBERS FROM 1929

| | |
|-------------------------------|--------------|
| Avg. Income | \$1,582/year |
| New Home (Median Price) | \$7,246 |
| New Car (Avg. Cost) | \$643 |
| Gas | 25¢/gal |
| Milk | 14¢ |
| Bread (Loaf) | 9¢ |
| Stamp | 2¢ |

COMING SOON:

New Mastercard Credit Cards

Early in 2019, we will be issuing new Mastercard credit cards. These new cards will provide the most advanced security features and program benefits available to our members. These include a new Card Design, Smart Alerts (via text or email), Smart Controls (turn card on or off) and Mobile Payments (ApplePay, SamsungPay & GooglePay).

Our new PLUS REWARDS card will give you an opportunity to earn points just for using the card, and you receive those points anywhere you use it, not just at specific locations like some cards. Redeem points for a wide variety of great rewards (Airline Tickets, Merchandise, Hotel Nights, Gift Cards and thousands of other options). Also,

we will be rewarding at an industry leading

1.5X points per dollar spent.

WATCH FOR FURTHER DETAILS
IN THE COMING MONTHS!

HOME OWNERSHIP

Your Dream Come True!

Achieve your dream of home ownership at Financial Plus. 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 home financing 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."



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 adjustable rates. We're dedicated to providing competitive rates, terms, and conditions to fit your needs. Servicing is available so you'll be able to set up automatic payments or make payments in any



GET STARTED TODAY!

ACHIEVE YOUR DREAM OF HOMEOWNERSHIP...
STOP BY OR CALL OUR OFFICE TODAY AND
TALK TO ERIK ABRAHAMZON.

Phone: 515-224-1222 x218
Cell: 515-393-1673

Abrahamzon
Erik
Mortgage Officer

Financial Plus Credit Union
NMLS ID#363013 Equal
Housing Opportunity Lender.



LAST CALL

HIGH SCHOOL SENIORS & CURRENT COLLEGE STUDENTS!

Apply for the Iowa Credit Union Foundation's Warren A. Morrow Memorial Scholarship today!

DEADLINE TO APPLY IS FEBRUARY 8, 2019 AT 5 PM.

Details at www.FinancialPlusCU.com
in the *What's New* Section!



We collected toys
from members
and staff to
support our local
Toys for Tots.
Thanks to all
who donated.



We recently donated \$1000 to The Animal Rescue League of Iowa. Our staff chose them as our charity of choice from our holiday party.

RATES and CONDITIONS

AUTO LOANS

2014 & Newer
2011 - 2013
2009 - 2010 & Older

Terms

up to 84 months
up to 72 months
up to 60 months

APR*

2.49%
3.74%
5.74%

RECREATIONAL VEHICLE LOANS

2014 & Newer
2013 & Older

Terms

up to 120 months
up to 84 months

APR*

5.49%
5.99%

SIGNATURE LOANS

Personal Loans

Terms

up to 48 months

APR*

9.25%

CREDIT CARDS

Mastercard
Mastercard Cash Rewards

Terms

Revolving
Revolving

APR*

10.50%
12.50%

REAL ESTATE LOANS

Home Equity Loans - 80%
Home Equity Loans - 90%
Home Equity Line of Credit - 80%
1st Mortgage

Terms

up to 15 Years
up to 15 Years
15 Years
Call for Terms

APR*

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.

2019

CALENDAR of EVENTS

FEBRUARY

18 President's Day

MARCH

10 Daylight Savings Time Starts

17 St. Patrick's Day

APRIL

15 Tax Day

21 Easter Sunday

| FEBRUARY | | | | | | |
|----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 27 | 28 | 29 | 10 | 11 | 12 | |
| 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 | | |

| MARCH | | | | | | |
|-------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 24 | 25 | 26 | 27 | 28 | 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 | | | | | | |

| APRIL | | | | | | |
|-------|----|----|----|----|----|----|
| S | M | T | W | T | F | S |
| 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 | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |

WHAT'S NEW:

Food Drive

From November 1st through the 16th all FPCU branches participated in a food drive to be directed to the Food Bank of Iowa. With your help, we collected over 1000 lbs which is 855 meals!

Thank you for your help and generosity!



LOOK INSIDE!

90 Years Strong

Coming Soon: New Mastercard Credit Cards

Your Home Ownership - Your Dream Come True

Calendar Of Events

What's New

Last Call - Scholarship Deadline

Toys For Tots

Animal Rescue League

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