



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

90 YEARS STRONG

A Celebration of Service Since 1929

On December 16th, Financial Plus Credit Union celebrated 90 years of service.

EST 1929

Quite a few things have changed over the life of FPCU; including name changes, expansion of our field of membership,

many mergers with smaller CUs, moving from handwritten to computer generated financials, delivering paper documents via currier or US postal mail to instant electronic delivery, ATMs in the 70's, checking accounts in 1980, our first computer in 1993, and dial-up internet YEARS STRONG shortly afterwards. However, one thing

remains the same. The CU is a member owned financial cooperative which serves its communities and improves the financial lives of its member/owners.

While it's good to remember where we've been, we will continue to look forward...including new ways to meet our members' needs! Thank you for choosing us!

WHICH WOULD YOU RATHER ACCOMPLISH

IN 2020: Save \$5,000 or Shed Five Pounds?

In a recent survey, 84% of individuals asked said they would rather save \$5,000. In another question as to whether people would rather reduce debt or reduce screen time, again 84% said they would rather reduce debt.

Obviously there is a large number of people who would like to be in better financial shape, but when asked if they would rather commit to a budget or commit to an exercise plan, only 67% said they would rather commit to the budget.



Good intentions but no commitment is usually the reason that resolutions never amount to good habits.

- An Easy Way to Save: Pay yourself first. We offer payroll deduction and direct deposit which can painlessly help you get started on an automated savings plan. Give us a call to learn more.
- An Easy Way to Reduce Debt: Get organized. It can be overwhelming if you have bills coming in from everywhere and are just paying the minimum due. Make an appointment to visit with one of our loan specialists to discuss options such as debt consolidation.

IF YOU HAVE OTHER FINANCIAL GOALS FOR THE NEW YEAR, BE SURE TO TURN TO YOUR TRUSTED CREDIT UNION FOR ADVICE AND SERVICES THAT WILL GET YOU STARTED AND KEEP YOU ON TRACK.

Source: Fidelity Investments' 2020 New Year Financial Resolutions Study

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 7, 2020 AT 5 PM.

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





EVERYTH To SEE Here!

Receive a 50-inch TV



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

Now - February 29th

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

Financing for qualified Financial Plus Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 01/01/20—02/29/20. Make and model of TV subject to availability at time of purchase. Prize will be delivered within 60 days of vehicle purchase. 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 trade-marks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2019 Enterprise Car Sales.

SEASON OF GIVING AT FPCU

Food Drive

In November, all FPCU branches participated in a food drive to be directed to the Food Bank of Iowa.

Thank you for your help and generosity!



We recently donated \$1000 to Orchard Place. Our staff chose them as our charity of choice from our holiday party.





RATES and CONDITIONS

16 & Newer	Terms up to 84 months	APR* 2.99% 4.24%
ECREATIONAL EHICLE LOANS 116 & Newer	Terms up to 120 months	APR* 5.49%
	up to 84 months Terms	5.99% APR *
ersonal Loans	up to 48 months	9.25%
REDIT CARDS	Terms	APR*
astercard	Revolvina	9.75%
astercard PlusRewards	Revolving	11.75%
ome Equity Loans - 80% ome Equity Loans - 90% ome Equity Line of Credit - 80%	Terms up to 15 Years up to 15 Years 15 Years Call for Torms	APR* 3.50% 4.75% 5.25% Call for Rates
	JTO LOANS 116 & Newer 111 - 2015 ECREATIONAL EHICLE LOANS 116 & Newer 115 & Older GNATURE LOANS ersonal Loans REDIT CARDS astercard astercard PlusRewards EAL ESTATE LOANS ome Equity Loans - 90% ome Equity Loans - 90% ome Equity Line of Credit - 80% of Mortgage	up to 84 months up to 72 months ECREATIONAL Terms 16 & Newer up to 120 months 16 & Newer up to 120 months 17 & Older up to 84 months If the second loans up to 48 months If the second loans up to 15 years If years If years

*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.

CALENDAR of EVENTS

FEBRUARY

17 President's Day (Closed)

MARCH

Daylight Savings Time Starts

17 St. Patrick's Day

APRIL

12 Easter Sunday

15 Tax Day

February Morch S M T W T F S S M T W T F S S M T W T F S S M T W T F S 2 3 4 5 6 7 8 8 9 10 11 12 13 14 5 5 7 0 9 10 11 9 10 11 12 13 14 15 15 16 19 18 19 20 21 12 13 14 16 15 17 18 16 17 18 18 19 20 21 22 22 23 24 25 26 27 28 29 30 31

○ WHAT'S NEW:

Here's a sneak peek of our NEW website -

Coming your way very soon! In the coming months, we will launch a newly refreshed site for our members. We will be sure to send out an email and update our social media channels as soon as it launches!

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Keep checking in with us for more updates as we get closer.

Follow Us on Social Media

Facebook: facebook.com/FinancialPlusCU

Instagram: @FinancialPlusCU
Twitter: @FinancialPlusCU

LinkedIn: linkedin.com/company/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

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