



Congratulations to Two Financial Plus Employees on Their Years of Service!

ANNIVERSARIES
CONGRATULATIONS!



Dave Cale
President
25 years of service



Diana Darland
Loan Officer, Ingersoll Office
10 years of service

WE

OUR MEMBERS!

Do you love your credit union?

It would mean the world to us if you took a few minutes to leave us a review on Facebook or Google! Just find Financial Plus on either site, and click the "review" button to leave your comments. We appreciate you!

RATES and CONDITIONS

AUTO LOANS	Terms	APR*
2016 & Newer	up to 36 months	1.99%
	up to 66 months	2.49%
	up to 84 months	4.24%
2011 - 2015	up to 48 months	3.99%
SIGNATURE LOANS	Terms	APR*
Personal Loans	up to 48 months	7.25%
CREDIT CARDS	Terms	APR*
Mastercard Revolving	Variable	9.75%
Mastercard PlusRewards Revolving	Variable	11.75%
REAL ESTATE LOANS	Terms	APR*
Home Equity Loans - 80% LTV	up to 15 Years	3.00%
Home Equity Loans - 90% LTV	up to 15 Years	4.25%
Home Equity Line of Credit - 80% LTV		5.25%
1st Mortgage	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!

- Is Now The Time To Refinance?
- Are You Suffering From A Holiday Debt Hangover?
- Your Credit Union Now, And In The Future
- Enterprise Car Promotion
- Calendar Of Events
- What's New - Our NEW WEBSITE Is NOW LIVE!
- Follow Us On Social Media
- Anniversaries
- Do You Love Your Credit Union?

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



IS NOW THE TIME TO
**Find More Money
With Your Mortgage?**

- REFINANCE TODAY -



POINTERS PLUS

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

○ IS NOW THE TIME To Refinance?

Is your home ready for a few spring fix ups? Is your mortgage rate ready for a refreshing lower rate?

IF SO, THEN NOW IS THE TIME TO REFINANCE!

Rates are low, and Financial Plus offers:

- Low Closing Costs
- Payments at Our Branch
- Competitive Fixed Rate Mortgages
- In House Adjustable Rate Mortgages

Visit our website to learn more and apply online today!



○ YOUR CREDIT UNION NOW And In the Future.

We have been in business for over 90 years and over those years we've served our members through many wonderful times, and also through some challenging times in history such as wars, inflation, plus stock and housing market crashes.

Through it all, your credit union has been there to serve you. Now is no different. On March 17th, after thoughtful consideration and notification that COVID-19 has spread within our community, FPCU decided to temporarily suspend all branch lobby services at all four branches.

The drive up windows will remain open during normal business hours, and we will continue to provide phone banking, online and mobile banking, and in-branch services by appointment only.

To help with the financial hardships people may be facing, FPCU is offering free skip a payments and loan options to help save/consolidate debt.

Follow us on social media and check our website for new announcements.



If you have any additional questions or need help, you may also text or call your nearest branch line.

West Des Moines:
515-224-1222
Ingersoll:
515-274-4100
Fleur:
515-256-7955
Euclid:
515-283-2526

○ ARE YOU SUFFERING From a Holiday Debt Hangover?



We understand that being in debt can take it's toll... and we're here to help.

If you are struggling to recover financially from the holidays, are behind on expenses, have medical bills to pay, or simply need some extra cash for life's events, a personal loan to consolidate your debt and lower your payments may be the right option.

Apply for a debt consolidation loan with Financial Plus today, and we will have a loan officer get in touch to discuss your options! Questions? Contact us today!

enterprise car sales

FINANCIAL PLUS 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.

March 1 - April 30, 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 03/01/2020-04/30/2020 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

MAY

- 5 Cinco De Mayo
- 10 Mother's Day
- 25 Memorial Day - All Branches Closed

JUNE

- 21 Father's Day

JULY

- 4 Independence Day - All Branches Closed



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

2020

○ WHAT'S NEW:

Our NEW WEBSITE is NOW LIVE!

Make sure you visit our new website to see our updated, streamlined design, and check your email inbox for a **chance to win 1 of 4 \$200 Visa® Gift Cards!** Don't receive our emails? Email us at marketing@financialpluscu.com for more details.

www.FinancialPlusCU.com



Follow Us on Social Media

Facebook: facebook.com/FinancialPlusCU

Instagram: @FinancialPlusCU

Twitter: @FinancialPlusCU

LinkedIn: linkedin.com/company/financial-plus-credit-union

