



THURSDAY, OCTOBER 19

#ICUDAY

POINTERS PLUS



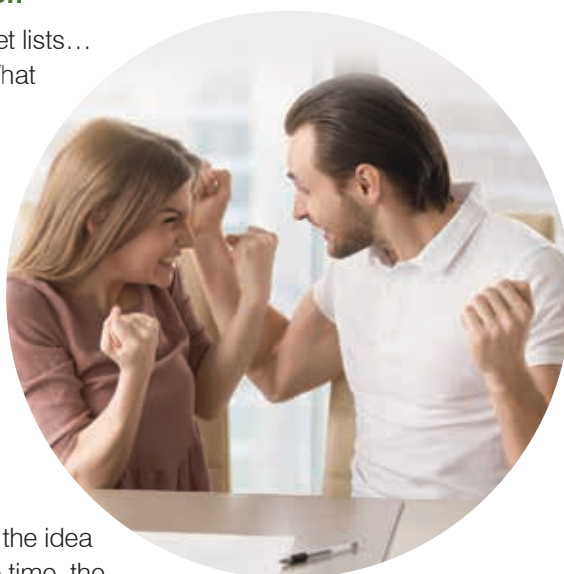
Issue 42 • October 2017

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

○ DREAMS THRIVE HERE

At Your Credit Union

Goals, dreams, bucket lists... everyone has them. What are yours? Is it traveling abroad or having a luau on the beaches of Hawaii? Is it getting your first home or upgrading to your dream home? How about that great classic car you always wanted to own? No matter what your dreams may be, you're in the right place when you bank at a credit union.



Credit unions were started with the idea of people helping people. At the time, the average working person couldn't get financing. It was reserved for only the wealthy. Furthermore, they didn't have a safe way to save their money. That's when the credit union concept was born and helped people pool their funds together and help each other finance their dreams.

Dreams have changed a lot since those early days of the credit union movement, but today, credit unions are still all about people helping people. Here are some of the key differences of being a credit union member:

Credit Unions are not for profit. There are no paid board members or stock shareholders. The members are the owners and any profits are given back to them in the form of competitive interest rates and lower fees.

Credit Unions are full service. We offer a full range of financial services - including checking accounts, debit and credit cards, Online and Mobile Banking, and home and auto loans.

Credit Unions are a safe place to be. Your deposits at a credit union are insured by the federal government up to \$250,000.

Credit Unions are open to anyone. At Financial Plus, we are open to residents of multiple counties in Iowa. To learn more, visit our website at www.financialpluscu.com and click on the **Join Now** link at the top of the page.

Dreams thrive here, at your credit union.

AS WE CELEBRATE INTERNATIONAL CREDIT UNION MONTH DURING THE MONTH OF OCTOBER, BE SURE TO SHARE THE CREDIT UNION DIFFERENCE WITH YOUR FRIENDS AND FAMILY.



○ THE CREDIT UNION

Gives Back

Effective immediately, the FPCU board voted to remove the monthly Check Withdrawal Fee! This fee was applied to checking accounts when more than 30 check withdrawals occurred in a month. We are excited to announce that our checking account is now completely FREE and we still provide 1 free box of checks, per quarter.



SCORE A WINNING DRIVE

enterprise
car sales

Receive 0.50% off the current rate,
and receive a \$100 gift card!

Now Thru OCTOBER 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 September 1 – October 31, 2017. No cash advances. Offer cannot be combined. Not valid on previous purchases. 2: \$100 gift card will be issued 10 business days upon purchase of vehicle. Offer valid only on Enterprise vehicles purchased September 1 – October 31, 2017 & financed through Financial Plus Credit Union. Offer void when 7-Day Buyback is activated. 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 Powertrain Warranty 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.



2017

CALENDAR of EVENTS

OCTOBER

- 9 Columbus Day
- 19 International Credit Union Day
- 31 Halloween

NOVEMBER

- 5 Daylight Savings Time Ends
- 10 Veterans Day
- 23 Thanksgiving Day - Closed for Federal Holiday

DECEMBER

- 24 Christmas Eve - Closed on Sunday
- 25 Christmas - Closed for Federal Holiday
- 31 New Year's Eve - Closed on Sunday

JANUARY

- 1 New Year's Day - Closed for Federal Holiday

October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
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											



WHAT'S NEW:

New Fleur Branch

We are pleased to announce that we will be building a new Fleur branch this winter! The tentative plan is to begin demolition of the current building in November with the construction being completed in April/May. During the construction, we will be temporarily located across the parking lot, next to the Firestone Tire store. This new building will match the design of our Euclid branch and provide a great space for our members.

Look for more details to be announced via our website, newsletters, email and Facebook.





One Financial Plus Credit Union employee celebrates her anniversary this quarter.



Jennifer Van Auken

*Branch Manager - West Des Moines
15 years of service*

CONGRATULATIONS!

ANNIVERSARIES

Financial Plus Awareness Fact

Financial Plus will NEVER contact you via phone, letter, e-mail or text message asking for your account numbers, user names, passwords, or Social Security number. If you are suspicious of a call, e-mail, or letter you receive from Financial Plus, please don't hesitate to verify by calling us at 800-234-5628.



RATES and CONDITIONS

AUTO LOANS

2012 & Newer
2009 - 2011
2008 & Older

Terms

up to 84 months
up to 72 months
Call for Terms

APR*

as low as 1.99%
as low as 3.24%
Call for Rates

RECREATIONAL VEHICLE LOANS

2012 & Newer
2011 & Older

Terms

up to 120 months
up to 84 months

APR*

As low as 6.99%
As low as 7.24%

SIGNATURE LOANS

Personal Loans

Terms

up to 48 months

APR*

As low as 8.75%

CREDIT CARDS

MasterCard
MasterCard Cash Rewards

Terms

Revolving
Revolving

APR*

As low as 8.75%
As low as 10.75%

REAL ESTATE LOANS

Home Equity Loans
Home Equity Line of Credit
1st Mortgage

Terms

up to 120 months
up to 180 months
Call for Terms

APR*

As low as 3.74%
4.75%
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.



LOOK INSIDE!

Dreams Thrive Here

The Credit Union Gives Back

Score A Winning Drive

Calendar Of Events

New Fleur Branch

Anniversaries

Financial Plus Awareness Fact

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