



TAKING

90

YEARS OF STRENGTH



...into a new decade of service.

POINTERS PLUS

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

90

YEARS STRONG

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 courier 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 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!


car sales

 **FINANCIALPLUS**
CREDIT UNION

EVERYTHING
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.



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



THANK YOU

RATES and CONDITIONS

AUTO LOANS

2016 & Newer
2011 - 2015

Terms

up to 84 months
up to 72 months

APR*

2.99%
4.24%

RECREATIONAL VEHICLE LOANS

2016 & Newer
2015 & 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 PlusRewards

Terms

Revolving
Revolving

APR*

9.75%
11.75%

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%
5.25%
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.



CALENDAR of EVENTS

FEBRUARY

17 President's Day (Closed)

MARCH

8 Daylight Savings Time Starts

17 St. Patrick's Day

APRIL

12 Easter Sunday

15 Tax Day

WELCOME 2020



2020

February						
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

March						
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				

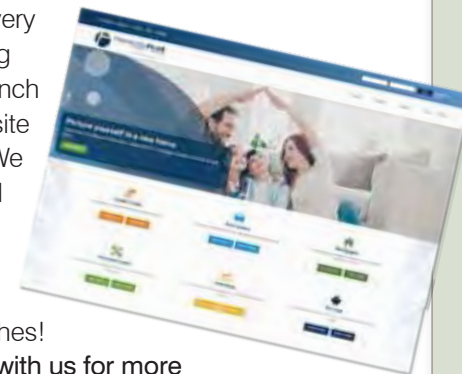
April						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

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!

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



Follow Us on Social Media

Facebook: facebook.com/FinancialPlusCU

Instagram: [@FinancialPlusCU](https://instagram.com/FinancialPlusCU)

Twitter: [@FinancialPlusCU](https://twitter.com/FinancialPlusCU)

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



LOOK INSIDE!

FPCU Anniversary

Saving In 2020

Last Call - Scholarship Applications Due

Enterprise Car Promotion

Calendar Of Events

What's New - A Sneak Peak At Our New Website

Follow Us On Social Media

Season Of Giving At FPCU

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