

○ Status One Club

As a teenager, you're a young adult and the Status One program treats you like one. Financial Plus Credit Union realizes that as you grow into adulthood, your financial needs and responsibilities grow as well. Status One gives you the support you need to start saving, borrowing, and managing your finances. We will take the time to personally explain how our services work and what they mean to you. If you're 12 to 19 years old, you're in Status One.

Features:

- \$25 minimum balance
- Three FREE withdrawals per month
- Balance of \$25 or more earns dividends
- Dividends are compounded daily, paid monthly to the account
- Loans for up to \$300 at low interest rates
- Opportunity to use all services
- Quarterly newsletter with information important to you and your finances

○ VIP Club

If you're 50 years of age or better, you are a Vital, Interesting, Productive senior who is a Very Important Person to Financial Plus Credit Union. On your 50th birthday you will automatically be enrolled in the VIP Club. Our VIP Club will open the door to great financial benefits.

Features:

- Checks at no charge
- Corporate checks at no charge
- Copy machine and notary service at no charge
- Quarterly newsletter with information



○ 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

FLEUR DRIVE OFFICE

4303 Fleur Drive
Des Moines, IA 50321

Phone: 515-256-7955
Fax: 515-256-9784
Toll Free: 1-800-234-5628

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

INGERSOLL OFFICE

609 38th Street
Des Moines, IA 50312

Phone: 515-274-4100
Fax: 515-274-2939

1-800-234-5628
www.FinancialPlusCU.com



FINANCIALPLUS
CREDIT UNION

SAVINGS
OPTIONS



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
NCUA
National Credit Union Administration
a U.S. Government Agency

SELECT THE SAVINGS THAT'S RIGHT FOR YOU

○ Share Savings

To gain access to Financial Plus Credit Union's services you must open a share savings account and maintain a \$25.00 balance. This account is called share because you own a share in the Credit Union. Regardless of savings balance, all members own an equal share in the Credit Union, which entitles each member one equal vote at our annual meeting.

Features:

- \$25 minimum balance
- Three FREE withdrawals per month
- Balance of \$200 or more earns dividends
- Dividends are compounded daily, paid monthly to the account
- ATM card access

○ Special Purpose Share Accounts

This customizable account is designed to fit your savings needs and goals. Whether your goal is a dream vacation or to save for the holidays, a special purpose share account is just right for you. A benefit of this account is that you can make withdrawals when you need the funds, not just at a designated time of year.

Features:

- Account naming
- \$1 minimum balance
- Three FREE withdrawals per month
- Balance of \$1 or more earns dividends
- Dividends are compounded daily, paid monthly to the account

○ Money Market

Enjoy higher earnings without the restrictions of certificates of deposit.

Features:

- \$1,000 minimum balance
- Six FREE withdrawals per month
- Balance of \$1,000 or more earns dividends
- Dividends are compounded daily, paid monthly to the account
- Tiered-rate dividends
 - \$1,000 - \$9,999.99
 - \$10,000 - \$24,999.99
 - \$25,000 - \$49,999.99
 - \$50,000 - \$74,999.99
 - \$75,000 - above

○ Certificates of Deposit

Certificates of Deposits offer an excellent investment option. You are guaranteed a rate for a specific period of time.

Features:

- Fixed and variable dividend rates with terms ranging from three months to five years
- Dividends are compounded daily, paid at maturity for 91-day and 6-month certificates
- Dividends are compounded daily, paid quarterly on certificates 1-year and longer

○ Individual Retirement Accounts

Individual Retirement Accounts (IRA) are federally regulated savings accounts designed to help you save for retirement or other specific needs. Deposits to IRAs can be tax deductible under certain conditions, and the dividends earned in an IRA are tax deferred. Financial Plus Credit Union offers the Traditional IRA, Roth IRA and Coverdell ESA. All certificates of deposit are available for IRA investments. For more information about IRA investments please speak with a Member Services Representative.

○ Club Accounts

At Financial Plus Credit Union we know that different stages in life have different financial needs. We have developed Club Accounts to help you and your family with those needs. Our Kirby Kangaroo Club and Status One Club start children on a path to a financially sound future. When a member turns 19 years of age, they are given full membership which allows them access to all of our financial services. Seniors are awarded discounts on some services with our VIP Club.

○ Kirby Kangaroo Club

Kids age 12 and younger learn that saving can be fun in the Kirby Kangaroo Club. We invite all our members' children, grandchildren, nieces, nephews, and cousins to join.

Features:

- \$5 minimum balance
- Three FREE withdrawals per month
- Balance of \$5 or more earns dividends
- Dividends are compounded daily, paid monthly to the account
- Special club events throughout the year

Questions?

Stop by a branch, visit us at www.FinancialPlusCU.com, or reach us by phone at (800) 234-5628.

