



MAKE MEMORIES, NOT PAYMENTS.

FROM
APRIL 1
THRU
JUNE 30

- * Make **NO CAR PAYMENTS** for 90 days
- * Rates as low as **1.99% APR***
- * **SAME DAY** Closings
- * **COMPLETE YOUR APP** by phone, online or in-person!

**APR = Annual Percentage Rate.
Find full offer details and disclosures
on our website.*

POINTERS PLUS



Spring 2021

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

○ SAY GOODBYE TO DEBT

Financial Plus can help!

Did tax time hurt more than help this year, or you just need to have a trusted helping hand review your plan to eliminate debt? Schedule a FREE 30 Minute, no-obligation debt consultation at any branch with one of our loan officers to see how we can help you lower your payments and get your finances in order. Plus, you will be entered to win a \$200 VISA® gift card for participating in the consultation. Consultations can be virtual, by phone, or in person!
Contact any branch today to schedule.



○ RATES ARE LOW

Take advantage of the equity in your home!

Have you been dreaming of making some updates to your house or completing some quarantine projects? We have the solution for you – take advantage of a Home Equity Loan while you're home and rates are LOW!

NOW - JUNE 30TH

GET A HOME EQUITY LOAN
FOR AS LOW AS

2.50% APR*

BASED ON QUALIFYING CREDIT.



For more information, contact a loan officer or visit our website today. To apply, go to apply.financialpluscu.com!

*APR = Annual Percentage Rate. Find full offer details and disclosures on our website.

○ JOIN US FOR THIS FREE VIRTUAL EVENT

Learn more about planning for your retirement!

Join First Community Trust, a trusted financial partner with Financial Plus Credit Union, to learn more about planning for retirement.

We'll explore answers to these questions and more:

- How much can I withdraw from my retirement nest egg?
- What are my options regarding Social Security?
- Why is longevity risk a new challenge for retirees?
- Why is asset allocation and diversification important?

Registration is
REQUIRED

"Understanding Retirement Options: Before and After You Retire"

FREE RETIREMENT WEBINAR

**WEDNESDAY
APRIL 21, 2021
5:30–6:30 pm**



Feel free to reach out to First Community Trust Officer Mack Rankin with any questions.

REGISTER BY CALLING OR EMAILING MACK TODAY!

Phone: 515-518-1801, or email: Mack.Rankin@fctrust.com

WE LOOK FORWARD TO "SEEING" YOU ON APRIL 21!



Have questions? Need help?
JUST TEXT US!

Yes, that's right, FPCU branch phone numbers are now textable. Get in touch by texting your nearest branch line!

**enterprise
car sales**

Stop in for details!

**April 1st thru
June 30, 2021**



Dreaming of *Summer Days...*
ON THE ROAD AHEAD

**• Receive A \$200 •
MISTER CAR WASH GIFT CARD ON US!**

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

Offer valid only on Enterprise Car Sales vehicles purchased 04/01/2021–06/30/2021 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. © 2021 Enterprise Car Sales.



2021

CALENDAR of EVENTS

APRIL

- 4 Easter Sunday
- 15 Tax Day

MAY

- 31 Memorial Day - **Offices Closed**

JUNE

- 20 Father's Day

JULY

- 5 Independence Day - **Offices Closed**



APRIL						
SU	MO	TU	WE	TH	FR	SA
				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	

MAY						
SU	MO	TU	WE	TH	FR	SA
						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					

JUNE						
SU	MO	TU	WE	TH	FR	SA
		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			

JULY						
SU	MO	TU	WE	TH	FR	SA
				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:

ATM LOCATIONS

At Financial Plus Credit Union, you have access to TWO surcharge free ATM networks - SHAZAM® Privileged Status ATM Network and the CO-OP ATM Network.

Between these two networks, members have over 30,000 surcharge-free ATMs to use nationwide. Whether you live local, out of state, or are enjoying a vacation...there are likely locations nearby that you can use AT NO CHARGE! **Visit our website for more information on each of these networks.**



Zogo Financial Literacy App

We have made it easier for our members to get on the path to Financial Success through our Financial Literacy App, Zogo. Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending and managing money.



Download and start EARNING TODAY!
USE OUR CODE: **FPCU**

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





FINANCIALPLUS
CREDIT UNION

Congratulations to Jackie and Yuliana on their years of service at Financial Plus!



Jackie Morris
Accounting Assistant at West Des Moines
15 years of service



Yuliana Mendoza
Loan Servicing Specialist at West Des Moines
5 years of service

ANNIVERSARIES

CELEBRATE YOUTH MONTH WITH US IN APRIL!

Enter our coloring contest for members 0-12 for cash prizes. Pick up your coloring page and crayons at any branch, and we are also sending it out by email.

There will be one **\$25 winner** at each branch per age group: 0-3, 4-7, 8-12. All other entries will receive a **\$5 deposit** just for participating! All new youth members who join the Credit Union in April will receive a **\$5 deposit** just for joining, and a new piggy bank!



RATES and CONDITIONS

AUTO LOANS

2017 & Newer

Terms

up to 48 months
up to 66 months
up to 84 months
up to 48 months

APR*

1.99%
1.99%
3.99%
3.74%

2012 - 2016

SIGNATURE LOANS

Personal Loans

Terms

up to 48 months

APR*

9.00%

CREDIT CARDS

Mastercard Revolving

Mastercard PlusRewards Revolving

Terms

Variable
Variable

APR*

8.25%
10.25%

REAL ESTATE LOANS

Home Equity Loans - 80% LTV

Home Equity Loans - 90% LTV

Home Equity Line of Credit - 80% LTV

1st Mortgage

Terms

up to 15 Years
up to 15 Years

APR*

3.00%
3.50%
4.50%

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.

Say Goodbye To Debt, & Be Entered To Win A \$200 Gift Card

Rates are LOW - Take Advantage Of A Home Equity Loan

FREE Virtual Retirement Seminar

Have Questions? Text us!

Enterprise Car Promotion

Calendar Of Events

What's New - ATM Locations & Zogo Financial Literacy App

Follow Us On Social Media

Employee Anniversaries

Celebrate Youth Month With Us in April

LOOK
INSIDE!

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

**Standard hours listed. Due to Covid-19 hours may vary. Please check website for updates.*