

SUMMER FUN AWAITS

With auto rates AS LOW AS

2.24%

We can help
get you there
FASTER!



FINANCIAL PLUS
CREDIT UNION



POINTERS PLUS



Spring 2018

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

○ CAR BUYING?

Make the Process Easy!

If you're in the market for a new car, this may be the most important box you can click on to have a better car buying experience. Located on the Financial Plus website, in the bottom right corner, this link will take you to AutoSMART from Financial Plus.

The Financial Plus AutoSMART site will take you through the whole car buying process, PLUS it will make it easy!

Step 1: Apply for a Loan

This is a great place to start. You'll find out quickly and easily how much you are approved for. This important first step will help you find the perfect car to fit your budget. Even if you aren't a member yet of Financial Plus, you can still use this link to apply for a loan.

Step 2: Shop for your Vehicle Online

You can have a stress-free shopping experience by searching for a particular car you are looking for or building your own. We have local dealer partners representing almost every make of vehicle you may be looking for.

With the Financial Plus AutoSMART Price Analysis you can easily see if the car you are looking at is a great price, fair price or even overpriced.

Step 3: Do Your Research

If you are looking at a new vehicle, you don't even have to leave the Financial Plus AutoSMART site to do research. You'll find overviews complete with trim options, colors, incentives, specs and more! And if it is a used model that you are thinking about, you'll find free CarFAX reports that will give you a history on that particular vehicle.

Step 4: Make a Deal with a Plus Dealer

At Financial Plus, you get something more. Even when buying a car, our AutoSMART site will highlight Plus Dealers who will provide you with transparent ratings from other car buyers, confidence in price and an overall stress free car buying process.

The Financial Plus AutoSMART link is truly a one stop place to shop, but if you do have questions along the way, our team of professional and expert lenders will be right there to answer them.



○ NEW DEBIT CARDS

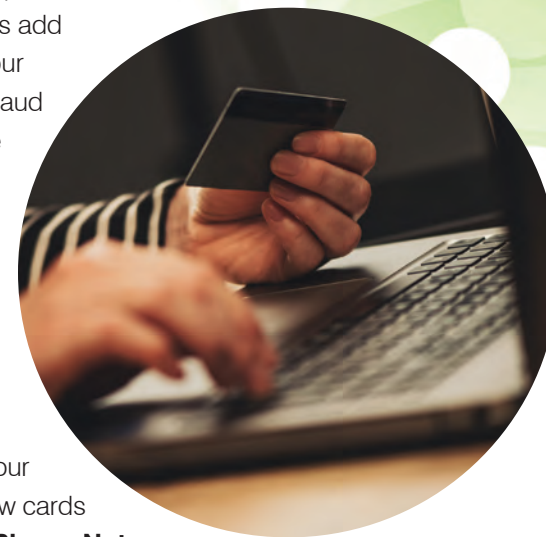
Are Right Around the Corner

FPCU is excited to announce that we are in the final stages of testing for our new EMV chip enabled MasterCard® Debit Cards! EMV cards add an additional layer of protection to your purchases and protect you against fraud by making it extremely difficult for the card to be copied or counterfeited. The chip stores payment information required to authenticate, authorize, and process your transaction. It provides you extra security by encrypting your data when you use it at chip-enabled registers.

Assuming successful completion of our testing, we anticipate sending the new cards to current cardholders in May 2018. **Please Note:**

Your new card will have a **new card number and you will need to choose a PIN.** Instructions will be included with your card.

In addition to the security of EMV, our cards will also offer several digital wallets. Digital wallet offers a convenient and secure way to make purchases using a mobile device. With a quick tap of your phone, you can use your Financial Plus Credit Union debit card to pay at over one million U.S. merchant locations that accept mobile payments. When you use one of the trusted solutions below, your payment information is never shared with merchants or stored on your device. More details will be provided on our website.



Digital Wallets Available With Our New Debit Card:

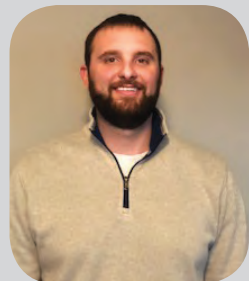


IT'S A GREAT TIME TO GET A NEW VEHICLE. GET STARTED TODAY AT FINANCIALPLUSCU.COM.



Welcome Our New VP of Lending!

We are pleased to announce the hiring of Ted Szymanski as our NEW VP of Lending. Ted has 8 years of experience in the Credit Union Industry. He earned his Bachelors



Ted Szymanski
VP of Lending

in Finance at UW-Milwaukee and a Masters in Business at UW-La Crosse. He lives in Bondurant, IA with his wife Lindsay and they are expecting their first child in August. For fun he enjoys watching sports, running, staying active, and trying new restaurants.

Ted looks forward to meeting and working with our members and continuing with our mission to provide loan products that help our members fulfill their dreams.

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

2013 & Newer
2013 & Newer
2010 - 2012

Additional terms and rates available, call for details.

Terms

up to 66 months
up to 84 months
up to 60 months

APR*

2.24%
3.74%
3.49%

RECREATIONAL VEHICLE LOANS

2013 & Newer
2012 & Older

Terms

up to 120 months
up to 84 months

APR*

7.24%
7.49%

SIGNATURE LOANS

Personal Loans

Terms

18 months

APR*

9.00%

CREDIT CARDS

MasterCard
MasterCard Cash Rewards

Terms

Revolving
Revolving

APR*

As low as 9.50%
As low as 11.50%

REAL ESTATE LOANS

Home Equity Loans
Home Equity Loans
Home Equity Line of Credit
1st Mortgage

Terms

up to 120 months
up to 180 months
up to 180 months
Call for Terms

APR*

3.75%
4.25%
5.00%
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.



Visit our website for more rates and loan products.



CALENDAR of EVENTS

MAY

- 5 Cinco De Mayo
- 13 Mother's Day
- 28 Memorial Day

JUNE

- 17 Father's Day



2018

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					

MAY						
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		

JUNE						
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:



April 6, 2018 – FPCU board and management commemorated the Fleur construction project.

Fleur Branch Groundbreaking

Construction has begun on our new Fleur Branch. We anticipate the new branch will open in the Summer of 2018. Check our website and social media accounts as we will post updates as the project progresses.



Car Buying? Make The Process Easy!

New Debit Cards Are Right Around The Corner

Calendar Of Events

Fleur Branch Groundbreaking

Welcome Our New VP of Lending

Financial Plus Awareness Fact

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

4319 Fleur Drive
Des Moines, IA 50321

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

Hours: *Monday - Thursday*
Lobby
9:00am to 5:00pm

Friday
Lobby
8:00am to 6:00pm

Saturday
Lobby
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