

FECU Locations

Federal Building Office

210 Walnut St., Suite 132
Des Moines, Iowa 50309
Phone: (515) 244-1458
Fax: (515) 282-4444
Hours: Monday-Friday
7:00 a.m.-3:30 p.m.

Harding Hills Office

2524 Post St.
Des Moines, Iowa 50310
Phone: (515) 274-0939
Fax: (515) 274-6871
Hours: Monday-Friday
Lobby: 9:00 a.m.-5:00 p.m.
Drive-up: 8:00 a.m.-5:00 p.m.

Knoxville Office

1515 W. Pleasant, Bldg. 8, Room 113
Knoxville, Iowa 50138
Phone: (641) 842-5135
Fax: (641) 842-2998
Hours: Monday-Friday
8:00 a.m.-4:30 p.m.

Two convenient ways to access your accounts, 24 hours/day, 7 days/week:

- Online Banking – Simply logon to www.fecuiowa.org and click on "YourCU@Home"
- Privileged Status ATMs – Look for this logo and rest assured you won't be assessed a surcharge fee.



Loan Rates



New Vehicles (2002-2003)

Term	Rate	Monthly Payment (per \$1,000 borrowed)
24 months	5.90%	\$44.28
36 months	6.40%	\$30.61
48 months	6.90%	\$23.90
60 months	7.40%	\$19.99

Used Vehicles

(100% financing of the vehicle trade-in value)

1999-2001

36 months	6.90%	\$30.84
48 months	7.40%	\$24.14
60 months	7.90%	\$20.23

1997-1998

36 months	7.90%	\$31.30
48 months	8.40%	\$24.61

1996 and older

36 months	9.90%	\$32.23
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Home Equity Line of Credit

84 months	6.75%-8.25% (Fixed Rate)
180 months	4.25%-7.25% (Variable Rate)

Visa Credit Cards

Visa Classic: Fixed Rate of 12.90%. No annual fee.

Visa Gold: Variable Rate of 7.25%. No annual fee.
(3% above Wall Street Journal Prime rate)

Apply for a Federal Employees CU loan
via fax or by visiting one of our three locations.

And coming soon...
secure online loan applications!

Rates listed above are current as of 12/31/02. All rates are subject to qualified credit and to change. Please contact the credit union for full details and restrictions. All rates expressed as Annual Percentage Rate.

Dollars & Sense

Spring 2003

Take 1% Off Your Auto Loan Rate!

Now through April 30, 2003, Federal Employees Credit Union will lower your current auto loan rate by 1%* when you refinance with us.

★ New Auto Rates ★

24 months at 5.90%
36 months at 6.40%
48 months at 6.90%
60 months at 7.40%

No matter what year, make or model of vehicle, if you have an auto loan with another financial institution and bring it to FECU, we'll take 1% off your rate and finance it for

the remaining loan term. It's just that simple!

You'll Want To Budget Time To Attend This Sale!

Members who purchase a used vehicle from Budget Rental during our annual Budget Rent-A-Car sale can take advantage of FECU's *new auto loan rates!*

Office Closings



All FECU offices will be closed the following days:
Mon., May 26 – Memorial Day
Fri., July 4 – Independence Day

Please see the insert in this month's statement for more information on the Budget Rental Sale.

Apply for an FECU auto loan in one of three ways:

- 1 Stop into one of our three convenient locations.
- 2 Call the nearest location and request an application be faxed or mailed to you.
- 3 E-mail the credit union at info@fecuiowa.org and request an application be faxed or mailed to you.

*All rates expressed as Annual Percentage Rate. Floor of 4.9% on second chance refinance loan. Offer not available for auto loans currently financed at FECU. Rates offered with qualified credit. Some restrictions may apply. See the credit union for full details.



Would You Drive To The Mall For Toothpaste?

When you need necessities – such as toothpaste, deodorant or soap – you don't go to the mall to buy them.

Why? Because the mall has a lot more products than you need, is a hassle to get to, and takes longer to shop.



The same applies to your financial products and services. Why go to a big bank that caters to large businesses, but offers consumer products and services on the side? Instead, go to your credit union – the financial institution created to serve you and only you. We don't offer business loans or business checking because our focus is you, the individual consumer.

FECU offers four different checking accounts to choose from. Whether you write several checks or just a few, use your ATM or debit card a little or a lot, we have an account that's just right for you.

To learn more, visit us online at www.fecuiowa.org and click on "Products and Services/Deposit Accounts," or call your nearest FECU office for more information.

Be In-The-Know With FECU eNews

Get the latest credit union news and updates right to your inbox when you subscribe to FECU's *eNews*. Learn about upcoming FECU promotions and events, as well as credit union legislation issues that may affect your right to be a credit union member! To subscribe to this free service, logon to www.fecuiowa.org and click on "Online Services."

**Your CU@Home —
do you banking on YOUR time!**
www.fecuiowa.org



Results of FECU's 52nd Annual Meeting

Board of Directors elections were held at FECU's 52nd Annual Meeting on March 8, 2003. Two incumbents, Tom Beasley and Vina Humphrey, were reelected to a three-year term; Terry Lipovac was newly elected for a three-year term; and Nat Battar was formally appointed to the Board of Directors.

Congratulations, and thank you to all board members who serve on a volunteer basis to represent the members of Federal Employees Credit Union.



We Want To Help Your Teens Succeed!

FECU is excited to announce our new teen savings and financial education program, *CU Succeed*. It's all about teaching teens how to manage their money and finances now to ensure financial success in the future.

Every FECU member age 13-18 is automatically enrolled in this free educational program, and will soon be receiving practical advice on financial topics that really matter, such as:

- Balancing a checkbook
- Learning to budget effectively
- Getting an auto loan
- Managing credit effectively
- Understanding financial terms

If you're the parent of a teen and would like him/her to have a solid financial foundation prior to adulthood, FECU's *CU Succeed* program will help you achieve that goal. If your teen does not have an FECU account in his/her name, open an account today. For more information, visit us at www.fecuiowa.org. *CU Succeed* – Helping teens succeed in finances and life.



Bankers Are Threatening Your Credit Union Membership!

Banks continue to feed misinformation to the public, media and policymakers in order to pass legislation that would increase taxes on Iowa's credit unions. Any tax on credit unions' earnings – as proposed in legislation HF 388 and SF 242 – would put the safety and soundness of all Iowa credit unions at risk.

We need your help in stopping this negative legislation. Please visit us online at www.fecuiowa.org to get informed on this legislation, and then contact your State Representa-

tive at 515-281-3221 and your State Senator at 515-281-3371. Ask them, as a voter and credit union member, to oppose any tax increase on Iowa's Credit Unions.

For up-to-date information on this legislation and other FECU-related news, please sign-up to receive *FECU eNews* at www.fecuiowa.org and click on "Online Services."

