

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
-----------	-------	---------

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
online at www.fecuiowa.org or visit
one of our three convenient locations.

Rates listed above are current as of 7/1/03. 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

Fall 2003

Low Auto Loan Rates That CAN Be Beat!

Let's face it, if you're just shopping for the best rate, you may be able to beat these special auto loan rates, available now through Oct. 31, 2003:



Model year 2000 and newer:

4.25% APR* for 36 months
4.60% APR* for 48 months
5.05% APR* for 60 months.

But you'll pay for it in other ways...

You've experienced it before...you finance with an out-of-state lender or even a local bank, and they don't care if you have questions or problems – You got a great rate, so what more do you want? At FECU, we know you better than that.

You want personalized service, access to your accounts day and night, a local point of contact, and a lender who won't give you the run-around when you call. Whether you want to refinance an existing loan from another financial institution, or get a new loan, FECU offers great rates with even better service.

To apply, simply stop-in, call or visit us online today at www.fecuiowa.org.

FECU – our greatest investment is YOU!

*Annual Percentage Rate. Some restrictions may apply. Offer good on new FECU auto loans only. Offer ends October 1, 2003 – completed loan application must be received by end of business day to qualify. Loans offered with qualified credit. Must be or become a member of FECU to receive loan. See credit union for full details and disclosures.



www.fecuiowa.org

www.fecuiowa.org

Annual CMN Raffles Begin November 3!

Each year FECU hosts two raffles to raise money for the Children's Miracle Network (CMN). Raffle tickets can be purchased for \$1.00 each at any one of our three office locations, with all proceeds being donated to CMN. Members can purchase as many tickets as they wish, so buy several tickets and increase your chances of winning!

Gobble Gobble!

The first raffle is for a gift certificate to purchase a fat Thanksgiving turkey! We'll give away one turkey per office, so be sure to enter at all three office locations! Raffle tickets may be purchased at the opening of business on Monday, Nov. 3, 2003 through close of business on Monday, Nov. 17, 2003. The drawings will



be held at each office that evening, and the winner will be notified via telephone.

Oooh...Awww!

Our second raffle is for a complimentary limousine tour of the Des Moines holiday lights. There will be only one lucky winner of this prize, so be sure to buy plenty of tickets. This raffle begins at the start of business Tuesday, Nov. 18, 2003 and ends at the close of business on Friday, Dec. 5, 2003. The drawing will be held on Tuesday, Dec. 9, 2003 and the winner will be notified via telephone.

If you have any questions, please call the credit union office, or send an e-mail to info@fecuiowa.org. Good luck!

Join Us In Celebrating National Credit Union Week At FECU!

As credit unions throughout the nation celebrate national credit union week Oct. 13-17, FECU wants to thank you for your membership by offering free coffee and donuts at each of our offices. Enjoy your sweet treat on any of the following days:
Tuesday, Oct. 14 – Federal Building office
Wednesday, Oct. 15 – Knoxville office
Thursday, Oct. 16 – Harding Hills office



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Looking For That Perfect Gift?

How about a membership to FECU? It may sound silly to give credit union membership as a gift, but it's a gift only YOU can give!

To print a copy of your **FECU Membership Gift Certificate**, simply visit us online at www.fecuiowa.org and click on the red gift box. Print off as many gift certificates as you wish, and give them to eligible family members. Then, when that family member joins FECU



by January 31, 2004 and brings in a completed copy of their gift certificate, they'll receive their choice of one free box of checks or a 1% loan rate discount.*

FECU membership is only available to current or retired Federal employees working in the State of Iowa, employees of one of FECU's Select Employee Groups, or a family member of one of the above. If you're a member, don't you think your family would like the opportunity to join too?

For a detailed listing of membership eligibility, visit us online at www.fecuiowa.org and click on **Information Desk**.

*Does not apply to home equity loans. Other restrictions may apply. Offer ends Jan. 31, 2004.

Holiday Cheer Is Getting Expensive!

The holidays are a time for gathering with family, eating lots of food, and giving and getting gifts...all of which require money! If your holiday bills are adding up, don't charge them to a high-rate credit card, get a **Holiday Loan**

November 1 – December 22, 2003, qualified members can borrow up to \$3,000 at 5.9% APR* with up to 12 months to repay. To apply, simply stop in or call any of our three office locations, or print an application online at www.fecuiowa.org.



Holiday Closings

All FECU offices will be closed the following holidays:

Nov. 27 – closed
Dec. 24 – close at noon
Dec. 25 – closed
Jan. 1 – closed