

# Dollars & Sense

Fall 2005

## Practical Tips For Using Less Gas

The recent jump in gasoline prices sent many of us into panicked flashbacks of the fuel crunches in the mid-1970s and summer of 1980. Although the price spike may have meant less “fun money” for some, for others it may have caused a major budget crunch.

Here are a few tips to help you cut fuel consumption, whether or not gas prices are favorable:

- **Give your car a tune up.** Have the oil changed, and have a certified mechanic give your engine a once over. While it won't save you money at the pump, it will help you use less gas.
  - **Check the web for deals.** There are several websites that help you find the best deals, and provide a list of gas prices at stations in your area. Logon to [www.fecuiowa.org](http://www.fecuiowa.org) for more information.
  - **Turn off the AC in town.** Running your car's air conditioning puts extra strain on the engine, which translates into you car eating up more gas per mile. At highway speeds, the AC puts less drag on car than if all the windows are open. So keep it cool on the highway, and windows down in town.
- **Don't drive.** Don't drive when you don't have to. Carpooling, walking, taking the bus, and riding a bike not only save gas, but are better for our environment and may be better for your health.
- **Lighten up on the accelerator.** The faster you drive, the more gas you use. For example, driving at 55 mph rather than 65 mph can improve your fuel economy by two miles per gallon.



To find more money-saving gas consumption tips and the lowest gas prices in your area, logon to [www.fecuiowa.org](http://www.fecuiowa.org).

## FECU Celebrates International Credit Union Day

For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us



an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

This International Credit Union Day, we are excited to be a part of your dreams and achieve-

ments. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future. In honor of International Credit Union Day, FECU invites you to stop in and enjoy a special treat:

- Tuesday, Oct. 18**      **Knoxville Office**  
**Wednesday, Oct. 19** **Federal Building Office**  
**Thursday, Oct. 20**    **Harding Hills Office**  
**(Multi-purpose room of VA Hosp.)**

### College Scholarships Available

FECU is once again offering six college scholarships in conjunction with the Family Involvement Board. Four scholarships worth a combined total of \$3,750 will be offered to high school students planning to enter college, and two additional scholarships are

offered to nontraditional-aged and continuing education students, both totaling \$1,000 each. The entry deadline is Feb. 10, 2006. For details or to complete an entry, please visit our website at [www.fecuiowa.org](http://www.fecuiowa.org).

## HOLIDAY CLOSINGS

- Mon., Oct. 10 - Columbus Day  
Fri., Nov. 11 - Veterans' Day  
Thurs., Nov. 24 - Thanksgiving  
Mon., Dec. 26 - Christmas  
Mon., Jan 2 - New Year's

**2005 Holiday Loan**  
**6.9%APR\***

**Borrow up to \$3,000**

**12 months to repay**

Apply online at  
[www.fecuiowa.org](http://www.fecuiowa.org)

\*Annual Percentage Rate

## Annual CMN Fundraiser Kicks-Off October 18<sup>th</sup>

Be sure to participate in FECU's annual raffle of a limousine tour of the Des Moines holiday lights to raise money for the Children's Miracle Network (CMN). Raffle tickets can be purchased for \$1 each, or six for \$5, at any one of our three office locations. All proceeds will be donated to CMN.

The raffle begins at the start of business Tuesday, Oct. 18, 2005

and ends at the close of business on Friday, Dec. 2, 2005. The drawing will be held on Wednesday, Dec. 7, 2004 and the winner will be notified via telephone.



If you have any questions, please call your credit union office, or send an e-mail to [info@fecuiowa.org](mailto:info@fecuiowa.org). For more information about CMN, please logon to [www.cmn.org](http://www.cmn.org).



### For Your Information

- FECU recommends you request a free copy of your credit report every four months. You're entitled to one free copy per year from each of the three credit bureaus. For instructions to get your free credit reports, logon to [www.fecuiowa.org](http://www.fecuiowa.org), scroll down to "What's Inside" and click on "Get Your Free Credit Report."
- Budget Rental's Fall Credit Union Auto Sale Event is being held Oct. 21-22. See this month's insert for more details. FECU is offering members special rates with 100% financing – including tax, title and license (see website for current rates). To get pre-approved and receive a \$100 discount, please contact the credit union by Oct. 20.
- Hurricane Katrina: Beware of Phishing sites that attempt to trick you into donating funds to fraudulent foundations in the aftermath of Hurricane Katrina. Stick to websites of established national charities, such as:
  - Federal Emergency Management Agency  
<http://www.fema.gov/news/newsrelease.fema?id=18473>
  - Better Business Bureau's Charity-Monitoring Service  
<http://www.give.org>

## FECU Locations & Hours

### 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.

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

- **Online Banking** – Simply logon to [www.fecuiowa.org](http://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.



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



## Loan Rates

100%  
Financing!

<i>Term</i>	<i>Rate</i>	<i>Monthly Payment</i> (per \$1,000 borrowed)
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### New Vehicles

24 months	4.40%	\$43.60
36 months	4.90%	\$29.93
48 months	5.40%	\$23.21
60 months	5.90%	\$19.29

### Used Vehicles

#### 2002-2004

36 months	5.40%	\$30.15
48 months	5.90%	\$23.44
60 months	6.40%	\$19.52

#### 2000-2001

36 months	6.40%	\$30.60
48 months	6.90%	\$23.90

#### 1999 and Older

36 month	8.40%	\$31.52
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### Home Equity Line-of-Credit (HELOC)

84 months 7.00-8.50% (Fixed Rate)

180 months 6.50-9.50% (Variable Rate)

Based on Wall Street Journal prime rate and home's equity

### Visa Credit Cards

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

**Visa Gold:** Variable Rate of 9.50%. No annual fee.  
(3% above Wall Street Journal Prime rate)

**Get the most up-to-date rates and apply for a loan  
at [www.fecuiowa.org](http://www.fecuiowa.org)!**

Rates listed above are current as of 9/1/05. 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.

[www.fecuiowa.org](http://www.fecuiowa.org)