

# Dollars & Sense

Fall 2008

## *“Grant”* Yourself Some Extra Spending Cash This Holiday Season!



With a **Holiday Loan** from FECU, you can enjoy up to  
**\$3,000** for just **6.9%APR\*** for **12 months!**

- Borrow \$500-\$3,000
- Enjoy a low, fixed rate
- Designate your loan as “holiday cash” and stay on budget this year!

This offer is available Nov. 1, 2008-Jan. 15, 2009.

**Apply online at [www.fecuiowa.org](http://www.fecuiowa.org), or stop in to any of our three convenient locations.**

\*Rates expressed as annual percentage rate. Offer available with approved credit. Must be eligible for membership. Other restrictions may apply. See credit union for full details.



## **Need The Perfect Gift For Everyone?**

*A Prepaid Visa Gift Card is “just what they’ve always wanted!”*

- Redeemable almost anywhere  
  Visa is accepted—at retail stores,  
  department stores, or for online shopping.
- Great for employee gifts and bonuses.
- Available in denominations of \$5-\$750.
- Purchase fees range from \$0-\$4, based on  
  your share draft relationships with FECU.

*Gift Cards can be purchased at any FECU location,  
so stop in and give everyone on your list the perfect gift this holiday season!*

## Limousine Ride Raffle Tickets On Sale Oct. 14<sup>th</sup>!

Be sure to get involved in FECU's annual raffle of a limousine tour of the Des Moines Holiday lights this year! Through this fundraiser, FECU donates hundreds of dollars to the Children's

Miracle Network (CMN) program in Iowa, so purchase your raffle tickets soon.

Raffle tickets can be purchased for \$1

each, or six for \$5, at any one of our three office locations. The raffle begins at the start of business Tues., Oct. 14, and ends at the close of business on Sat., Nov. 29. The drawing will be held on Wed., Dec. 3, 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).



## Help Us Celebrate International Credit Union Day

Every year on the third Thursday of October, credit unions around the world celebrate the opportunity to serve as a financial cooperative, providing members with a viable alternative to for profit financial institutions.

At credit unions, every customer is both a member and an owner. This year's theme – *It Belongs to Me* – celebrates the economic democracy and equal ownership rights of each credit union member, regardless of how much money that member may have in savings.

Please join us on the following dates as we honor our most valuable asset: **our members**. After all, you are the reason Federal Employees Credit Union exists!

Wed., Oct. 15	Knoxville Office
Thurs., Oct. 16	Federal Building Office
Fri., Oct. 17	Harding Hills Office (Multi-purpose Room, VA Hospital, Des Moines)

my credit union  
it belongs  
to me™

## FECU Introduces Electronic Statement Service!

FECU members now have the ability to access their monthly/quarterly statements securely online, absolutely **FREE!**



### Why Use eStatements?

- 1 **They're convenient**—no paper copies to store or misplace, and you can view your statements when and where it's convenient for you.
- 2 **They're safer**—your information is protected by the highest level of encryption technology, and it doesn't sit in your mailbox for hours.
- 3 **They save money**—this is a FREE service for you, and the credit union saves money on paper, ink and postage, which enables us to keep savings rates higher, loan rates lower, and charge fewer fees.
- 4 **They're faster**—receive immediate notification when your statement is ready, and receive it days sooner than by mail.



### Sign-up Today!

Simply login to Home Banking, click on "Change e-Statement Options," enter a valid e-mail address and choose "e-Statement" on the drop-down menu.

Each month (or quarter for savings-only members) you'll receive an e-mail notice that your statement is ready to view, which will include a secure link to your account statements. It couldn't be simpler, safer or faster, so sign-up today!

## Iowa City FECU Merger Update

FECU Des Moines is currently awaiting regulatory approval to merge with FECU Iowa City. A data processing conversion is tentatively planned for November 1, 2008, assuming approval will be received by that date.

## Recent Staff Promotions



Jane Becker,  
*Vice President  
Knoxville*



Justin Kinard,  
*Vice President  
Federal Building*

## Holiday Closings

Mon., Oct. 13 – Columbus Day  
Tues., Nov. 11 – Veterans' Day  
Thurs., Nov. 27 – Thanksgiving Day  
Wed., Dec. 24 – Closing at noon  
Thurs., Dec. 25 – Christmas Day  
Thurs., Jan. 1 – New Year's Day

## 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](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.™



## Budget Rental Semi-Annual Credit Union Auto Sale

On Friday and Saturday, October 24-25, Budget Rental will be holding their semi-annual auto sale featuring a \$100 price reduction on all types of vehicles for credit union members only! (See this month's statement insert for more details.)



In addition, Federal Employees Credit Union is offering qualified members great rates with 100% financing – including tax, title and license – for up to 84 months!

Check our website at [www.fecuiowa.org](http://www.fecuiowa.org) for current rates, and then get pre-approved for an auto loan at FECU today!

## College Scholarships Available To Members

FECU is once again offering six college scholarships in conjunction with the Family Involvement Board to members, or children of members. For more information or to complete an entry, please visit our website at [www.fecuiowa.org](http://www.fecuiowa.org).