

Dollars & Sense

Spring 2010



Three convenient ways to apply:

1. Apply online at www.fecuiowa.org
2. Stop-in to your nearest FECU branch
3. Call the Federal Building branch at 515.244.1458

Bring your auto loan to FECU and save a bundle!

April 15-May 28, 2010, refinance your auto loan from another financial institution to FECU, and **we'll lower your rate by up to 2.10% APR***!

- Enables you to lower your monthly payment OR shorten the term of your loan!
- Terms up to 5 years
- 100% financing may be available
- Rates for GAP coverage are lower than the dealer's

Borrow locally from professionals you know and trust!

*Annual Percentage Rate. Floor of 4.99% applies to all refinance loans, new or used. Maximum rate reduction of 2.10% allowed. Not available on current FECU loans. Must provide written proof of current rate. Loans offered with approved credit and membership eligibility. Some restrictions may apply. See credit union for full details.

Feel Like You're *Spinning Your Wheels* Paying On High-Rate Credit Cards? FECU can help!

Transfer your balances to one of FECU's Visa Credit Cards and we'll give you a **\$25 gift card*** to spend any way you choose! Visit us online at www.fecuiowa.org for more information, or to submit a secure application.

Visa Classic	12.9%** Fixed Rate
Visa Gold	6.25%** Variable Rate

*Must transfer minimum of \$2,500 to receive gift card. Other restrictions and qualifications apply.
**Annual Percentage Rate. Variable rate is subject to change and is based on 3% Above Wall Street Journal Prime Rate. Credit cards offered with approved credit and member eligibility. See credit union for full details.

www.fecuiowa.org



Annual Meeting Results

FECU's 59th Annual Membership Meeting was held on Saturday, March 6. Incumbents Nancy Johnson, Linda Haus and Joe Goedken were reelected to three-year terms, Amos Spoon's appointment was reaffirmed by the membership, and Michael Dommer was newly elected to a three-year term.

Congratulations, and thank you to all the board members who serve on a volunteer basis to represent the members of Federal Employees Credit Union! We also extend a special thanks to the members who attended this year's meeting in support of their credit union.



Discount Adventureland tickets will be available at all FECU offices beginning in May at a cost of \$22 each. Tickets are available while quantities last.

FECU Welcomes New Small Employee Group

SE Iowa Ambulance Care, Inc, a provider of ambulatory services to the VA Hospital in Iowa City, recently joined the FECU family as a small employee group. Employees and their families are now eligible for FECU membership. Welcome, and thank you for making our credit union even stronger!

Prepaid Cards Make The Perfect Gift!

Prepaid Visa Gift Cards from FECU are the perfect gift for graduations, weddings, birthdays and more!

- Can be used anywhere Visa is accepted
- Enable the recipient to get what they really want
- Also work as a safe and effective tool for teaching kids how to manage money



Check Out FECU's Checking Options

FECU has four great share draft checking account options to choose from:



1. **Basic** - a free, “no frills” account with few requirements.
2. **Standard** - for members who can keep a small minimum balance and want some extra benefits.
3. **Interest Plus** - for members who keep a higher balance and would like to earn dividends on their deposits.
4. **Premier 55** - is available to members 55 years of age or older.

For a list of features and benefits of each account, visit us online at www.fecuiowa.org. To open or switch your checking account, simply complete an application online, or call or stop by any FECU office.

Budget Rental Semi-Annual Credit Union Auto Sale



On Friday and Saturday, April 23 and 24, Budget Rental will be holding its semiannual 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!

See the back page of this newsletter for current rates, and then get pre-approved for an auto loan at FECU today!



Holiday Closings

Monday, May 31 – Memorial Day

Monday, July 5 – Independence 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

206 E. Robinson Street
Knoxville, Iowa 50138
Phone: (641) 842-5135 • Fax: (641) 842-2998
Hours: Monday-Friday
9:30 a.m.-6:00 p.m.

Iowa City Office

601 Highway 6 West, Room 3W08
Iowa City, Iowa 52246
Phone: (319) 354-1813 • Fax: (319) 354-0947
Hours: Monday-Friday
8:30 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.



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™



Loan Rates



Term *Rate*

New Vehicles

24 months	4.15%
36 months	4.65%
48 months	5.15%
60 months	5.65%
72 months	6.15%
84 months	6.65%

Used Vehicles

2007-2009	
36 months	5.15%
48 months	5.65%
60 months	6.15%
72 months	6.65%
84 months	7.15%

2005-2006

36 months	6.15%
48 months	6.65%

2004 and Older

36 month	8.15%
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Home Equity Line-of-Credit (HELOC)

84 months	6.75-8.25% (Fixed Rate)
180 months	3.25-6.25% (Variable Rate)

Visa Credit Cards

Visa Classic: Fixed Rate of 12.90%. No annual fee.
Visa Gold: Variable Rate of 6.25%. No annual fee.
(3% Above Wall Street Journal Prime rate)

**Apply for a Federal Employees CU loan
online at www.fecuiowa.org!**

Rates listed above are current as of 3/15/10. 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.



Did You Know?

You can apply for an FECU loan securely online at www.fecuiowa.org. It's easy and secure, and you can apply when it's convenient for YOU!