

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



Term	Rate	Monthly Payment (per \$1,000 borrowed)
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New Vehicles (2004)

24 months	3.15%	\$43.05
36 months	3.62%	\$29.36
48 months	4.15%	\$22.65
60 months	4.65%	\$18.71

Used Vehicles

2001-2003

36 months	4.15%	\$29.59
48 months	4.65%	\$22.87
60 months	5.15%	\$18.94

1999-2000

36 months	5.15%	\$30.04
48 months	5.65%	\$23.32

1998 and Older

36 month	7.15%	\$30.95
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Home Equity Line-of-Credit (HELOC)

84 months 5.25-6.75%
(Fixed Rate)

180 months 4.75%-7.75%
(Variable Rate)

Visa Credit Cards

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

Visa Gold: Variable Rate of 7.75%. No annual fee.
(3% above Wall Street Journal Prime rate)

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

Rates listed above are current as of 10/1/04. 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 2004

Let The Holiday Shopping Begin!

A few reminders when using your VISA Check Card or Credit Card

- All debit cards have a maximum daily spending limit (usually between \$300-\$500). Anytime you make a purchase with your VISA Check Card, your daily spending limit is lowered by that amount until the purchase has cleared your account. This can sometimes take several days depending on the merchant. If you want to use your VISA Check Card to make purchases larger than your daily spending limit, or if you're unsure what your limit is, please contact the credit union.
- When making online purchases, we recommend using your FECU VISA credit card. It features charge-back rights so your liability for fraudulent purchases is limited.
- Your FECU VISA credit card also features Falcoln Security. If an unusual purchase is made to your account, VISA will contact you to verify the purchase is valid.
- Never give out your card number over the phone unless you initiated the call to a merchant.

Put Some Jolly In Your Holidays

You'll enjoy the upcoming holidays even more when you see how much you've saved in your Holiday Share Account! To see just how good you've been, simply logon to *YourCU@Home*, FECU's free homebanking site at www.fecuiowa.org. When logged-in, you can see the amount available, then transfer your funds to another account, or request a check be mailed to you.

Your Holiday Share Account will remain open, and automatic deposits into this account will continue. To increase your automatic deposit amount, simply contact the credit union.

www.fecuiowa.org

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2005 College Scholarships Open To FECU Members

FECU is once again offering six college scholarships in conjunction with the Family Involvement Board. Four scholarships will be offered to high school students planning to enter college, with a first place award of \$1,500; second place of \$1,000; third place of \$750 and fourth place of \$500. Two additional scholarships are offered

to nontraditional-aged and continuing education students, both totaling \$1,000 each. The entry deadline is Feb. 10, 2005. For more information or to complete an entry, please visit our website at www.fecuiowa.org.

FECU Makes It Easy To Vote This November

Voting in this year's election on November 2nd cannot get any easier. Many states have enacted laws that make it easy to vote in person, or via absentee ballot. If you need to register to vote, or are registered and interested in voting early or voting by mail, visit our website at www.fecuiowa.org for forms and instructions.



Please participate in the democratic process and VOTE!

HOLIDAY CLOSINGS

Mon., Oct. 11- Columbus Day
Thurs., Nov. 11 - Veterans' Day
Thurs., Nov. 25 - Thanksgiving
Fri., Dec. 24 - Christmas
Fri., Dec. 31 - New Year's

Budget Rental's Fall Credit Union Auto Sale Event

Friday, October 22 from 10am-8pm and Saturday, October 23 from 9am-3pm, Budget Rental at 1901 Army Post Rd. in Des Moines will be holding their semi-annual Credit Union Auto Sale featuring great prices on all types of vehicles (see this month's insert for more details). In addition, FECU is offering members special rates with 100% financing – including tax, title and license (see back page for current rates). To get pre-approved, please contact the credit union by Thurs., Oct. 21.



FECU Celebrates National Credit Union Day



National Credit Union Day is an opportunity to celebrate the ingenuity of employees years ago who banded together to form credit unions throughout the United States. They saw an opportunity to take control of their finances by lending and saving their money together.

Help Us Celebrate National Credit Union Day!

October 20 – Knoxville Office
October 21 – Federal Building Office
October 28 – Harding Hills Office (Multi-purpose Room, VA Hospital, Des Moines)
Stop in, enjoy a special treat, and tell us why you're celebrating YOUR credit union!

Limousine Tour Raffle Benefiting CMN

This year FECU is raffling 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 \$1.00 each, or six for \$5.00, at any one of our three office locations. All proceeds will be donated to CMN.

Members can purchase as many tickets as they wish, so buy several tickets and increase your chances of winning!

The raffle begins at the start of business Tues., Oct. 19, 2004 and ends at the close of business on Fri., Dec. 3, 2004. The drawing will be held on Wed., Dec. 8, 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. Good luck!

