

# Dollars & Sense

Spring 2007

## New Card Service From FECU

*Enjoy instant access to your Visa card information!*

FECU now has instant access to Visa credit and debit card information, which will make having an FECU credit or debit card even more convenient!



- ★ Order a new card immediately – no waiting!
- ★ Get statement history instantly
- ★ Call us if you have a lost or stolen card
- ★ Request a credit limit increase instantly

Now you can deal with a local FECU employee for all your debit and credit card needs. Simply call any FECU office for service.

## Results of 56<sup>th</sup> Annual Meeting

Board of Directors elections were held at FECU's 56<sup>th</sup> Annual Meeting on March 3, 2007. Incumbent directors Linda Haus and Dan Widelski were reelected to the board, and were joined by two new board members – Nancy Johnson and Ron Driskill. All directors were elected for three-year terms.

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 37 members who attended this year's meeting despite the inclement weather, and thereby received several great door prizes!

## Budget Rental Semi-Annual Credit Union Auto Sale

On Friday and Saturday, April 13 and 14, 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 insert for more details). In addition, Federal Employees Credit Union is offering members great rates with 100% financing – including tax, title and license.



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

**MAKE A**  
**Change**

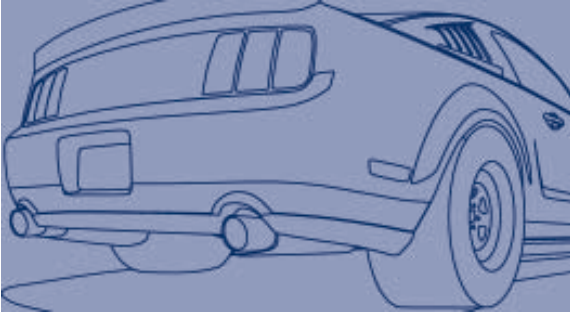
**FECU is working with its members  
to make a difference in the lives of Iowa  
children who have been hospitalized.**

When you make a deposit or withdrawal, simply donate any extra change from your account to the Children's Miracle Network and 100% of the proceeds go directly to CMN! For more information about the Children's Miracle Network, go to [www.childrensmiracletnetwork.org](http://www.childrensmiracletnetwork.org).

*Watch the summer newsletter for updates on the amount of donations collected through this ongoing fundraiser.*



## Finance Your Auto, Motorcycle & RV at FECU This Year!



As warm weather approaches, so do new auto, motorcycle and RV purchases. If you're looking...or simply considering purchasing a new vehicle, be sure to check FECU's rates before you sign with the dealer or another financial institution. FECU's rates are always competitive, but the convenience and flexibility of an FECU loan simply can't be beat.

*For current rates, see the back page of this newsletter, or visit us online at [www.fecuiowa.org](http://www.fecuiowa.org).*

## F.Y.I.

★ Discount Adventureland tickets will be available beginning in May. Watch our website at [www.fecuiowa.org](http://www.fecuiowa.org) for pricing and availability.

- ★ All members received a member survey in this quarter's statement. Please take a few minutes to complete the survey and return it to the credit union by June 30, 2007. Members who participate will be entered into a prize drawing for XXXXX.
- ★ The Harding Hills office renovation will begin soon. Although there may be a few inconveniences during the renovation, members can look forward to an additional drive-thru lane, increased security features for employees and members, safer handicapped parking areas and a more open and updated look to the office. We thank you for your patience and look forward to unveiling your new Harding Hills office later this summer!

### Holiday Closings

Mon., May 28 – Memorial Day  
Wed., July 4 – 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

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.™



## 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	5.90%	\$44.28
36 months	6.40%	\$30.60
48 months	6.90%	\$23.90
60 months	7.40%	\$19.99

### Used Vehicles

#### 2003-2005

36 months	6.90%	\$30.83
48 months	7.40%	\$24.13
60 months	7.90%	\$20.23

#### 2001-2002

36 months	7.90%	\$31.29
48 months	8.40%	\$24.60

#### 2000 and Older

36 month	9.90%	\$32.22
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### Home Equity Line-of-Credit (HELOC)

84 months	8.50-10.00% (Fixed Rate)
180 months	8.25-11.25% (Variable Rate)

### Visa Credit Cards

**Visa Classic:** Fixed Rate of 12.90%. No annual fee.  
**Visa Gold:** Variable Rate of 10.50%. No annual fee.  
(3% above Wall Street Journal Prime rate)

**Apply for a Federal Employees CU loan  
online at [www.fecuiowa.org](http://www.fecuiowa.org)!**

Rates listed above are current as of 3/15/07. 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)