



# Dollars & Sense

Winter 2007


## Plan To Attend This Year's Annual Meeting

All members are invited to attend the 56th Annual Meeting. Members age 16 and older may vote to fill four positions on the Board of Directors.

Members who cannot attend the annual meeting may vote by absentee ballot. Absentee ballots will be available at any FECU office, or can be mailed by request, beginning Feb. 20, and must be received by Mar. 1. Please contact any FECU office if you have questions.

## Call For Board of Directors Candidates

Any member 18 years and older who is interested in being on this year's ballot should contact any FECU office by Wednesday, January 31, 2007. Nominations will not be accepted from the floor.



Date: Sat., March 3, 2007

Time: 10:30 am

Location: CIHCS  
Des Moines,  
Multipurpose Rm.



### In This Issue...

*Home Banking security upgrade coming soon.*

*E-File your taxes this year!*

*Harding Hills office gets a facelift.*

## FECU Introduces Enhanced Home Banking Security

Identity theft is the fastest growing crime in the nation. To help combat the threat of identity theft online, FECU has installed an Enhanced Login Security system on our *YourCU@Home* home banking service to protect your online account information from fraud and Internet crimes such as Phishing.

We appreciate your membership, and are proud to be able to offer these advanced security

features to you free of charge! If you have any questions about the security upgrade or how to complete the security procedure, please contact any FECU office. ■

### What is Phishing?

Phishing is a prevalent Internet crime in which attackers build replicas of web pages in an attempt to trick consumers into revealing their personal information. Consumers believe they're on a known site, when they're actually logged-in to a phony look-alike.

## Harding Hills Office Remodel

The Harding Hills office will be receiving an interior facelift during the first quarter of 2007! The remodel will consist mainly of interior upgrades, including new security features and replacement of the drive-up equipment. The credit union hopes to have the work completed by the annual meeting in March, so be sure to stop by and take a look! ■

## Dividend Notice

FECU declared a dividend of 1.25% for all shares and a bonus dividend of 2.00% on all shares (not including share draft accounts). The total dividend for the 4<sup>th</sup> quarter is 3.25%. ■

## College Scholarships Deadline Approaching

FECU is offering several college scholarships to members in conjunction with the Family Involvement Board.

The scholarship application has an upcoming deadline of Feb. 9, 2007.

Please visit us online at [www.fecuiowa.org](http://www.fecuiowa.org) or stop into any FECU office for more information or to complete an application. ■



## Electronic Tax Filing Available

FECU will again offer members Electronic Tax Filing services through Mote CPA. Simply bring your prepared and signed tax forms into any FECU office January 16 through April 10, 2007. The cost is \$25 for Federal and \$35 for Federal and State. Your refund will typically be deposited directly into your FECU account in 10-14 days.

*Join the 66 million Americans who filed their taxes electronically in 2005!*

*It's the safest, most convenient way to receive your tax refund in less than half the time of a paper check.*

# Privacy Policy Notice

Federal Employees Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If you have any questions after reading this notice, please contact us at 515-244-1458.

Following is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct the business of the credit union.

## Categories of Information We Collect –

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer-reporting agency.

## Categories of Information We Disclose and Parties to Whom We Disclose –

We do not disclose any nonpublic personal information about our members and former members to anyone except as permitted by law. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have a joint marketing agreement.

## Confidentiality and Security –

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## What Members Can Do To Protect Their Privacy –

FECU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- *Protect your account numbers, card numbers, Personal Identification Numbers (PINs) and passwords.*
- *Use caution when disclosing your account numbers, social security numbers, etc. to other persons.*

Never keep a PIN with your debit or credit card that can provide free access to your accounts if your card is lost or stolen.

If someone calls you, explains the call is on behalf of the credit union, and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

- *Keep your information with FECU current.*
- It is important that we have your current address and phone numbers. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

If you have questions on any of the information contained above, please contact one of the three FECU offices.

## FECU Office Closings

Mon., Jan. 15 - MLK Day

Mon., Feb. 19 - Presidents' 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



<i>Term</i>	<i>Rate</i>	<i>Monthly Payment</i> (per \$1,000 borrowed)
<b>New Vehicles (2006)</b>		
24 months	5.90%	\$44.28
36 months	6.40%	\$30.60
48 months	6.90%	\$23.90
60 months	7.40%	\$19.99
<b>Used Vehicles</b>		
<b>2003-2005</b>		
36 months	6.90%	\$30.83
48 months	7.40%	\$24.13
60 months	7.90%	\$20.23
<b>2001-2002</b>		
36 months	7.90%	\$31.29
48 months	8.40%	\$24.60
<b>2000 and Older</b>		
36 month	9.90%	\$32.22

### 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 11.25%. 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 12/15/06. 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)