

Dollars & Sense

Spring 2009

Lower your current
auto Loan rate
by up to

2%^{APR*}



Now through May 2, refinance your auto loan from another financial institution to FECU, and we'll lower your rate by up to 2%.

- Financing available for up to 5 years
- 100% financing may be available
- GAP insurance available at reasonable rates
- Borrow locally from professionals you know and trust

Three convenient ways to apply:

1. Apply online at www.fecuiowa.org
2. Call or stop-in to your nearest FECU branch
3. Email your request to info@fecuiowa.org



*Annual Percentage Rate. Floor of 4.9% applies to all refinance loans, new or used. Maximum rate reduction of 2% allowed. 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.

Merger Loan Specials

In addition to the Second Chance Auto Loan special listed on the cover, FECU is offering other types of loan specials to celebrate the recent merger with Iowa City, and welcome the new members to its “family.”

Apply securely
online at
www.fecuiowa.org!

- **Home Equity Special:** April 15-May 31, 2009, get a Home Equity loan from FECU and pay no closing costs. That's a savings of \$275!
- **Loan Rates Lowered:** In February, FECU

lowered its loan rates by 1.5% across the board, which can save you hundreds – if not thousands – of dollars each year!

- **More Specials Coming!** Keep an eye on the website for more loan specials coming soon!



See the back page of this newsletter for current rates on many of our popular loans, or for a full listing, visit us online at www.fecuiowa.org.

All FECU checking
accounts offer
FREE access to
Home Banking and
FREE Electronic
Statements!

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.

FYI

- 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.

ADVENTURELAND

- Iowa City branch members who currently hold a MasterCard credit card from FECU will be converted to an FECU Visa credit card. Please watch your mailbox for more information, and be sure to contact any FECU office if you have questions.

58th Annual Meeting Results

FECU's 58th Annual Membership Meeting was held on Saturday, March 7. Incumbents Mike Whittie and Tom Beasley were reelected to three-year terms, and Deedra Jolly, an employee for the Dept. of Justice, 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.



Budget Rental Semi-Annual Credit Union Auto Sale



On Friday and Saturday, April 17 and 18, Budget Rental will be holding their 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 25 – Memorial Day
Friday, July 3 – 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.

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

100%
Financing!

<i>Term</i>	<i>Rate</i>
New Vehicles	
24 months	3.65%
36 months	4.15%
48 months	4.65%
60 months	5.15%
72 months	5.65%
84 months	6.15%
Used Vehicles	
2006-2008	
36 months	4.65%
48 months	5.15%
60 months	5.65%
72 months	6.15%
84 months	6.65%
2004-2005	
36 months	5.65%
48 months	6.15%
2003 and Older	
36 month	7.65%
Home Equity Line-of-Credit (HELOC)	
84 months	6.25-7.75% (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!	

If you have been offered financing elsewhere, talk to our loan officers about meeting or beating the loan terms. Many times we can offer you a loan that will save you hundreds of dollars.

Rates listed above are current as of 3/15/09. 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