

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.



AMERICA'S
CREDIT UNIONS



Loan Rates



Term	Rate	Monthly Payment (per \$1,000 borrowed)
------	------	---

New Vehicles (2004)

24 months	2.90%	\$42.94
36 months	3.40%	\$29.26
48 months	3.90%	\$22.53
60 months	4.40%	\$18.60

Used Vehicles

2001-2003

36 months	3.90%	\$29.48
48 months	4.40%	\$22.76
60 months	4.90%	\$18.83

1999-2000

36 months	4.90%	\$29.93
48 months	5.40%	\$22.31

1998 and Older

36 month	6.90%	\$30.83
----------	-------	---------

Home Equity Line-of-Credit (HELOC)

84 months	4.75-6.25% (Fixed Rate)
180 months	4.00-7.00% (Variable Rate)

Visa Credit Cards

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

Visa Gold: Variable Rate of 7.00%. 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 4/1/04. 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.

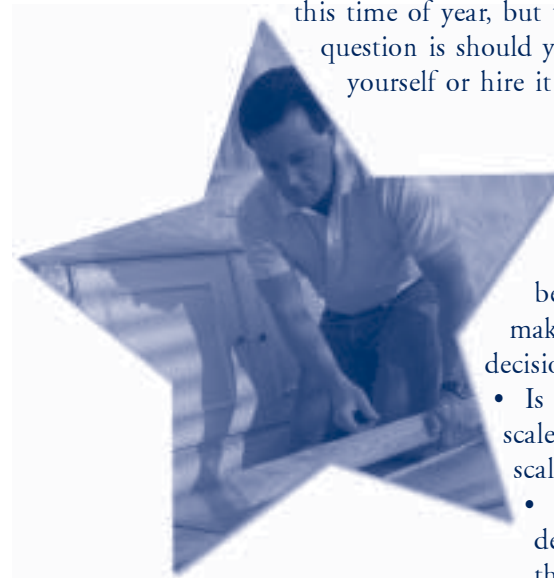
Dollars & Sense

Spring 2004

Planning Home Improvements This Spring?

A few quick tips before you begin your spring projects

Spring – a time for spring-cleaning, home improvements, and reorganization. Everyone gets “the fever” this time of year, but the big question is should you do it yourself or hire it done?



Here are some things to consider before you make that decision:

- Is this a small-scale or large-scale project?
- How confident are you that you can

complete the project on your own? Is there some resource you can access if you need advice?

- How much can you afford to spend on the project?
- Do you have time to work on the project without completely disrupting your schedule?
- How will you react if something goes wrong?
- If something should go wrong, how will you fix it, and is there a possibility it will lessen the resale value of your home?

Whether you choose to tackle the project yourself or hire it done, FECU can help you with the financing. Instead of draining your savings, get a home equity loan from FECU at a fixed rate as low as 4.75%^{APR*}, or a variable rate as low as 4.00%^{APR*}! To apply for a home equity loan today, simply stop into any FECU office, or print an application online at www.fecuiowa.org.

*Annual Percentage Rate

www.fecuiowa.org

www.fecuiowa.org

All Those Little "Extras" You Get With Your Loan

We hope you always consider financing your loans at FECU, but if you're just comparing rates, you're missing a lot of those little extras the big banks can't begin to offer.

When you finance with FECU:

All Loans

- Automatically transfer your payment and get an up-to-date loan balance anytime, day or night, via *YourCU@Home*, FECU's free home banking service.
- Make payments via payroll allotment.
- Work with the staff at FECU – we know you, and we value your business!
- No pre-payment penalties.

Auto Loans

- Your title stays in Des Moines, which means faster accessibility when you sell the vehicle or pay-off your loan.
- GAP, Mechanical Breakdown, and Credit Life/Disability Insurance is often much less.

Get a great deal and a great rate on auto loans. See this month's inserts with special auto loan rates and our annual Budget Car Sale!



Kirby Kangaroo Club Members

Join us for Kirby Kangaroo Day at Blank Park Zoo Sunday, May 16 from 10:00 am - 5:00 pm Pick-up your free pass to the zoo at any FECU office by Friday, May 14.

OFFICE CLOSINGS

All FECU offices will be closed Monday, May 31 – Memorial Day

Your online source to all your FECU accounts, anytime, anywhere.



- ✓ Verify account balances, deposits, withdrawals, cleared checks, VISA Check Card purchases and ATM transactions.
- ✓ Make transfers between your accounts, or to another member's account.
- ✓ View and/or print an updated statement or account history.

Results of FECU's 53rd Annual Meeting

Board of Directors elections were held at FECU's 53rd Annual Meeting on March 6, 2004. Dan Widelski, Lila Albrecht, James Neylon and Linda Haus were all elected to the FECU Board of Directors 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.

Protect Yourself Against The Damaging Effects Of Identity Theft

The idea of identity theft and all the problems that result from this phenomenon seem very distant unless it has happened to you. It's unfortunate that this invasion of our privacy is becoming much too common. Although you can't eliminate the risk completely, there are many steps you can take to reduce the risk of having your identity stolen.

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook they won't know if you sign your initials or first name, but your financial institution will.
2. When writing checks to credit card companies, do not put the entire credit card account number on the "Memo" line. Instead, write only the last four numbers. That's all the information the credit card company needs to identify your account, but anyone who handles your check as it passes through the check processing channels won't have access to it.
3. Put your work phone number on your checks instead of your home phone. If you have a P.O. Box, use that address instead of your home address. Never have your social security number printed on your checks – you can always add it if necessary.

Contact information for reporting lost or stolen information:
Equifax: 1-800-525-6285
Experian (formerly TRW): 1-888-397-3742
Trans Union: 1-800-680-7289
Social Security Administration (fraud line): 1-800-269-0271