

## 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.



## Loan Rates



### New Vehicles (2002-2003)

| Term      | Rate  | Monthly Payment<br>(per \$1,000 borrowed) |
|-----------|-------|---|
| 24 months | 5.90% | \$44.28                                   |
| 36 months | 6.40% | \$30.61                                   |
| 48 months | 6.90% | \$23.90                                   |
| 60 months | 7.40% | \$19.99                                   |

### Used Vehicles

(100% financing of the vehicle trade-in value)

#### 1999-2001

|           |       |         |
|-----------|-------|---------|
| 36 months | 6.90% | \$30.84 |
| 48 months | 7.40% | \$24.14 |
| 60 months | 7.90% | \$20.23 |

#### 1997-1998

|           |       |         |
|-----------|-------|---------|
| 36 months | 7.90% | \$31.30 |
| 48 months | 8.40% | \$24.61 |

#### 1996 and older

|           |       |         |
|-----------|-------|---------|
| 36 months | 9.90% | \$32.23 |
|-----------|-------|---------|

### Home Equity Line of Credit

|            |                                |
|------------|--------------------------------|
| 84 months  | 6.75%-8.25%<br>(Fixed Rate)    |
| 180 months | 4.25%-7.25%<br>(Variable Rate) |

### Visa Credit Cards

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

**Visa Gold:** Variable Rate of 7.25%. No annual fee.  
(3% above Wall Street Journal Prime rate)

Download a Federal Employees CU loan online at [www.fecuiowa.org](http://www.fecuiowa.org) or visit one of our three convenient locations.

Rates listed above are current as of 7/1/03. 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

Summer 2003

## Life's Great Moments Can Be Made Possible With A Home Equity Loan From Federal Employees Credit Union

### We Can Make YOUR Moments Possible Too!

For a limited time, get a home equity loan at Federal Employees Credit Union and enjoy a low variable rate of 4.25%\* for up to 15 years, or 6.25%\* fixed rate for up to 7 years! Plus, enjoy no closing costs – that's a savings of more than \$130!

### Why A Home Equity Loan?

A home equity loan can be used to pay for anything – a new or used vehicle, college tuition, wedding, family vacation, braces – and the interest may be tax deductible!\*\*

### What About Those 0% Interest Offers?

Sounds great, but be sure to do the math before you buy! Often times when you take the rebate

| This chart assumes a \$3,000 dealer rebate when financing with FECU. | Dealer Financing        | FECU Financing               |
|--|-------------------------|------------------------------|
|  | \$30,000<br>(no rebate) | \$27,000<br>(\$3,000 rebate) |
| Loan Amount  |                         |                              |
| Annual Percentage Rate   | 0%                      | 4.25%                        |
| Term   | 36 mo.                  | 36 mo.                       |
| Monthly Payment  | \$833.33                | \$800.15                     |
| Interest Paid Over Life of Loan                                      | \$0.00                  | \$1,805.40                   |
| 6% Sales Tax   | \$1,800.00              | \$1,620.00                   |
| Total amount paid over life of loan                                  | \$30,000.00             | \$28,805.40                  |

Monthly savings with FECU financing = \$33.18  
Overall savings with FECU financing = \$1,194.60

and finance with a home equity loan, your monthly payments are lower.

### Apply Today!

- New**
- 1) Print an application online at [www.fecuiowa.org](http://www.fecuiowa.org)
  - 2) Request an application by calling any one of FECU's three office locations, or
  - 3) Send an e-mail request to [info@fecuiowa.org](mailto:info@fecuiowa.org).

\*All rates expressed as Annual Percentage Rate and are subject to change without notice. Variable rate may change quarterly beginning July 1, 2003 by a maximum of +/- .50%, and is based on the Wall Street Prime Rate. \*\*Consult a tax advisor. All loans offered with qualifying credit. Other restrictions may apply. Please see the credit union for full details.



[www.fecuiowa.org](http://www.fecuiowa.org)

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# Credit, please

**Just Two Words Can:**

- 1) Save You Time & Money
- 2) Strengthen Your Credit Union
- 3) Lower Your Loan Rates
- 4) Raise Your Savings Dividends

What two words could possibly do all this, you ask? Simply say, "Credit, please." whenever using your VISA® Check Card for purchases instead of entering your four-digit Personal Identification Number (PIN).



**🕒 Time:** When you choose credit, you don't enter your secret four-digit PIN – just swipe the card and sign the slip.

**💰 Money:** When you swipe-and-sign, you'll avoid the temptation of getting cash back, and the purchase won't count as one of your free ATM transactions.

**🔑 Strengthen Your Credit Union:** Every time you enter your PIN to complete a transaction, the credit union has to pay the merchant for that transaction.

**⬇️ Lower Loan Rates & Raise Savings Dividends:** Reducing costs to the credit union means you'll lower your loan rates and raise savings dividends in the long run!

### Why you should say "Credit" instead of "Debit" when using your VISA® Check Card for purchases:

| VISA® Check Card Definition of Terms |   |                |
|--------------------------------------|---|----------------|
| Term                                 | Merchant's Definition                       | You            |
| ATM transaction                      | Enter your PIN to complete the transaction. | Enter PIN      |
| Debit transaction                    | Enter your PIN to complete the transaction. | Swipe-Check    |
| Credit transaction                   | Swipe-and-sign with your VISA® Check Card.  | N/A - interest |

★★★★★ All FECU offices will be closed the following days: Monday, Sept. 1 - Labor Day • Monday, Oct. 13 - Columbus Day ★★★★★

## Debit And/Or Credit Card Safety Tips

### These Are Definite Things NOT To Do

1. Don't carry your Personal Identification Number (PIN) with your card.
2. Don't give-out account information over the phone unless you initiated the call. The credit union has this information and will never call to request it.
3. Don't use your social security number as your driver's license number. To get your license number changed, contact your local Dept. of Transportation.

### DO Practice These Usage Tips:

1. Do use your FECU VISA® credit card for online purchases rather than your VISA® Check Card. It offers better

charge-back rights and heightened online security. (See article below for more information.)

2. Do contact your credit union for a free Credit Health Check-Up. FECU will order a free credit report and review it

with you at no charge to ensure you have not been a victim of fraud. Please contact any credit union office to order your report today.



## Protect Yourself Against White-Collar Crime!

When you use your Federal Employees Credit Union VISA® credit card for physical or online purchases, you can rest easy knowing that your card is protected by *Falcon* security and *Verified By VISA®*.

*Falcon* is a security feature that monitors the purchases you typically make with your card. If an unusual or out-of-area purchase is detected, your account is "flagged" and the *Falcon Security Team* will contact you to verify that this purchase was indeed yours. If you do not verify the purchase, your card will be temporarily disabled and a new secure card will be issued.

*Verified By VISA®* is a security program designed to protect you while shopping

online, or in the event your card numbers are stolen and used for online purchases. To activate this free feature on your card, simply logon to [www.visa.com/verified](http://www.visa.com/verified). You will be prompted to enter your account number and select a password for your account. Then, anytime you make an online purchase with a participating merchant, you will be required to enter this password in order to complete the transaction.

If you have questions about *Falcon* security or *Verified By VISA®*, please contact any FECU office.

\*Member must sign-up for this feature. Feature available with participating merchants.