

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.



Loan Rates

100% Financing!

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

New Vehicles

24 months	4.40%	\$43.60
36 months	4.90%	\$29.93
48 months	5.40%	\$23.21
60 months	5.90%	\$19.29

Used Vehicles

2002-2004	Rate	Monthly Payment
36 months	5.40%	\$30.15
48 months	5.90%	\$23.44
60 months	6.40%	\$19.52

2000-2001

36 months	6.40%	\$30.60
48 months	6.90%	\$23.90

1999 and Older

36 month	8.40%	\$31.52
----------	-------	---------

Home Equity Line-of-Credit (HELOC)

84 months	7.00-8.50% (Fixed Rate)
-----------	-------------------------

180 months	6.00-9.00% (Variable Rate)
------------	----------------------------

Based on Wall Street Journal prime rate and home's equity

Visa Credit Cards

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

Visa Gold: Variable Rate of 9.00%. No annual fee.
(3% above Wall Street Journal Prime rate)

Apply for a Federal Employees CU loan
online at www.fecuiowa.org!

Rates listed above are current as of 7/1/05. 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 2005

Pay For Just About Anything With FECU's Anything Loan!

Now through August 31, 2005, you can buy just about anything you want with FECU's "Anything Loan".

Borrow up to \$5,000
for 2 years
at a low 7.5% APR*

What do we mean by anything?

Well, how about a new computer, landscaping materials, a swimming pool for your backyard, a family vacation, new golf clubs, or one of those fancy swing sets your kids have been begging you for? It's all within reach when you finance with FECU.

To apply, simply stop into any FECU office, or apply online at www.fecuiowa.org — click on *YourCU@Home*, and then click on the "Applications" button.

Monthly Payment for FECU's "Anything Loan"

\$4.50 for every \$100 borrowed**

*Rates expressed as Annual Percentage Rate (APR). Rate is subject to change without notice. All borrowers must meet loan approval requirements. Not available to re-finance existing FECU loans. **Based on 24 equal on-time payments.

www.fecuiowa.org

www.fecuiowa.org

FREE GAP or Gas? The Reward Is Up To You!

With all the competitive financing offers available on vehicles, FECU wants to thank our loyal members for thinking of us first when you need a loan!

Now through August 31, 2005, finance your new vehicle at FECU and you can choose one of these thank you gifts:

- FREE GAP Insurance coverage – a gift worth \$250!
- A FREE \$50 gas card

Or, when you finance your used vehicle at FECU, receive:

- Half-Price GAP Insurance coverage – a gift worth \$125!



What Is GAP Insurance?

GAP stands for Guaranteed Auto Protection Insurance. GAP Insurance protects you if your vehicle is totaled or stolen and you owe more on the vehicle than your insurance will pay (often referred to as being "upside-down"). Plus, you receive a \$1,000 credit toward the purchase price of your next vehicle if the GAP protection is used and you finance again with FECU.

We appreciate your business and hope you'll always think of FECU first when you need a loan!

Offer not valid on vehicles currently financed at FECU. Some restrictions may apply. Minimum loan amount of \$10,000. See credit union for full details.

To apply for an auto loan, simply stop into any FECU office, or apply online at www.fecuiowa.org — click on *YourCU@Home*, and then click on the "Applications" button.



YourCU@Home – Your Personal 24-Hour Teller

YourCU@Home, FECU's free online banking service located at www.fecuiowa.org, is like having a teller available to you 24 hours a day, 7 days a week.

- View transaction history, including deposits and withdrawals
- Transfer money between your accounts, and transfer credit card payments instantly.
- Complete and submit membership and loan applications.
- Customize the appearance and details of account information.
- Order checks online.

No more waiting for monthly statements – all the information you need is available with the click of a mouse, anytime day or night.



Vacation Notification

- Discount Adventureland tickets are available to members while supplies last. Cost is \$20 each, which is a savings of \$7 for adults and \$3 for youth. Stop by any FECU office to pick-up your tickets.
- No-fee American Express Travelers Cheques are available to all FECU members. Enjoy the convenience of carrying cash, without the risk.
- Take your FECU VISA credit card on vacation rather than your VISA Check Card – your credit card has charge-back rights with limited liability.

Take FECU With You No Matter Where You Live Or Work

No matter where life takes you, you can always take your FECU membership along.

FECU has implemented several services that make it easy to be a member, whether or not you're able to come to the office – services like *YourCU@Home* free online banking, online loan and membership applications, an up-to-date website with current loan and savings rates, e-mail addresses for free and convenient communication, and "Dollars & Sense," your quarterly newsletter to keep you in-the-know.

We thank you for the opportunity to be your credit union, and look forward to many more years of service.

FECU Office Closings

- Mon., July 4 – Independence Day
- Mon., Sept. 5 – Labor Day
- Mon., Oct. 10 – Columbus Day