



Dollars & Sense

Summer 2006

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



Borrow up to
\$5,000
for 2 years
at a low
8.5% APR*

Now through August 31, 2006, you can buy just about anything you want with FECU's "Anything Loan".

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 by clicking on "Loan Application" on the home page.



Monthly Payment for FECU's "Anything Loan"

\$4.55 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

Finance Big Purchases With The Savings You Already Have In Your Home!



*Annual Percentage Rate. **Consult a tax advisor.

When you're planning big purchases this summer and fall – such as weddings, new autos and boats, sunroom and deck additions, landscaping projects, vacations, college expenses and more – tapping into your home's equity can prevent you from getting deep into high-rate debt or depleting the savings you've worked so hard to build-up.

FECU offers two home equity loan programs designed with just about every budget in mind, plus the interest you pay may be tax deductible**!

To apply, simply call or stop-in to any FECU office, or apply online at

www.fecuiowa.org.

Fixed Rates as low as 8.5%*
Variable Rates as low as 8%*

7-Year Mortgage Program Made Permanent

FECU's 7-Year Mortgage Program has been so popular that the board of directors recently voted to make this a permanent loan offering for the membership rather than a promotional offering during the year.

This is great news for members who:

- owe less than \$75,000 on their home
- want to pay less than \$200 in closing costs and no points
- would like to pay-off their mortgage loan in 7 years or less

For current rates or to apply, please call or stop by any FECU office.



FECU Office Closings

Tues., July 4 – Independence Day
Mon., Sept. 4 – Labor Day
Mon., Oct. 9 – Columbus Day

Vacation Tips



- 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 VISA 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 because your credit card has charge-back rights with limited liability.

Money Saving Tip



When you use your VISA Check Card or ATM card, be sure to look for the Privileged Status Logo and enjoy surcharge-free ATM transactions at more than 500 financial institutions with over 1,300 ATMs covering 29 states.

Some banks are charging surcharge fees as high as \$2.75 per transaction, which can really add up! To locate the Privileged Status logo nearest you, go online to www.fecuiowa.org and click on the Privileged Status logo.



Tips



Add-up your surcharge fees...

Withdrawal \$10 at a non-Privileged Status ATM and pay a \$2.75 surcharge fee...

- You're paying nearly 28% interest.
- In one month with just 5 transactions, you'll pay \$13.75 in fees alone.
- In one year of 5 transactions per month, you'll pay a whopping \$165 in fees!

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™
Where people are worth more than money.™



Loan Rates

**100%
Financing!**

<i>Term</i>	<i>Rate</i>	<i>Monthly Payment</i> (per \$1,000 borrowed)
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New Vehicles (2006)

24 months	5.90%	\$44.28
36 months	6.40%	\$30.60
48 months	6.90%	\$23.90
60 months	7.40%	\$19.99

Used Vehicles

2003-2005

36 months	6.90%	\$30.83
48 months	7.40%	\$24.13
60 months	7.90%	\$20.23

2001-2002

36 months	7.90%	\$31.29
48 months	8.40%	\$24.60

2000 and Older

36 month	9.90%	\$32.22
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Home Equity Line-of-Credit (HELOC)

84 months	8.50-10.00% (Fixed Rate)
180 months	8.00-11.00% (Variable Rate)

Visa Credit Cards

Visa Classic: Fixed Rate of 12.90%. No annual fee.
Visa Gold: Variable Rate of 11.00%. 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 6/15/06. 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