

Dollars & Sense

Winter 2008

Plan To Attend This Year's Annual Meeting



*FECU's
57th Annual
Meeting*

Date: Sat., March 8, 2008

Time: 10:30 am

Location: CIHCS, Knoxville

All members are invited to attend FECU's 57th Annual Meeting. Members age 16 and older may vote to fill four positions on the Board of Directors.

Members who cannot attend the annual meeting may vote by absentee ballot. Absentee ballots will be available at any FECU office, or can be mailed by request, beginning Feb. 19, and must be received by Mar. 6. Please contact any FECU office if you have questions.



Call For Board of Directors Candidates

Any member 18 years and older who is interested in being on this year's ballot should contact any FECU office by Thursday, January 31, 2008. Nominations will not be accepted from the floor.

Small Business Loans Available at FECU

FECU has partnered with Community Business Lenders, a for-profit credit union service organization, to offer business loans to small business owners. Funding options include:

- Construction projects
- Business expansions
- Refinancing of current loans
- Purchase of equipment, commercial property and business materials

For more information, please contact the credit union.



Member Survey Receives High Response

Earlier this year, nearly 2,000 copies of the 2007 Member Survey were delivered to members in various forms, and 238 completed surveys were returned to the credit union – a response rate of almost 12%, which is incredibly high!



The results of the survey are posted online at www.fecuiowa.org. We appreciate every member who responded! Rest

assured that your feedback is being reviewed by the board of directors, and action will be taken to implement as many of your ideas as possible.

YourCU@Home: Try It...You'll Like It!

According to the member survey, 21% of FECU members have never tried the online banking service. (Right now, the other 79% are wondering how those members live without it!)

FECU's online banking service is free, convenient, and very user-friendly. To begin using *YourCU@Home* today, visit us online at www.fecuiowa.org. For a quick tutorial of this service, stop in to any FECU office.



Rest assured *YourCU@Home* is a **secure source of financial**

information! You're protected 24/7 with a multifactor authentication login procedure and secure communications using 128-bit encryption security.

Prepaid Visa® Cards Replace Travelers Checks, But Also a Great Gift!

Visa recently discontinued its travelers check program and replaced it with the Prepaid Visa Gift Card, which is now available at FECU. Visa prepaid cards are convenient and redeemable almost anywhere Visa is accepted. Prepaid cards can be loaded with a balance of \$50 - \$750. For more information, visit FECU online, or call or stop by any FECU office.

- ★ Balance can be transferred if the card is lost or stolen.
- ★ The perfect gift solution for people who are hard to buy for.
- ★ Use as a safe learning tool for teaching young people how to handle credit.

Electronic Tax Filing Available at FECU!

FECU will again offer members Electronic Tax Filing services through Mote CPA. Simply bring your prepared and signed tax forms into any FECU office January 15 through April 8, 2008. The cost is \$25 for Federal and \$35 for Federal and State. Your refund will typically be deposited directly into your FECU account in 10-14 days.

Join the 79 million Americans who filed their taxes electronically in 2007! It's the safest, most convenient way to receive your tax refund in less than half the time of a paper check.

Privacy Policy Notice

Federal Employees Credit Union is committed to providing you with financial products and services to meet your needs and help you reach your financial goals. We are required by law to give you this privacy notice. If you have any questions after reading this notice, please contact us at 515-244-1458.

Following is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct the business of the credit union.

Categories of Information We Collect –

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer-reporting agency.

Categories of Information We Disclose and Parties to Whom We Disclose –

We do not disclose any nonpublic personal information about our members and former members to anyone except as permitted by law. We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have a joint marketing agreement.

Confidentiality and Security –

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Protect Their Privacy –

FECU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- *Protect your account numbers, card numbers, Personal Identification Numbers (PINs) and passwords.*

Never keep a PIN with your debit or credit card that can provide free access to your accounts if your card is lost or stolen.

- *Use caution when disclosing your account numbers, social security numbers, etc. to other persons.*

If someone calls you, explains the call is on behalf of the credit union, and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

- *Keep your information with FECU current.*

It is important that we have your current address and phone numbers. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

If you have questions on any of the information contained above, please contact one of the three FECU offices.

Holiday Closings

Mon., Jan 21 - Martin Luther King Jr. Day
Mon., Feb. 18 – Presidents' 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.

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



<i>Term</i>	<i>Rate</i>
New Vehicles	
24 months	5.90%
36 months	6.40%
48 months	6.90%
60 months	7.40%
72 months	7.90%
84 months	8.40%
Used Vehicles	
2004-2006	
36 months	6.90%
48 months	7.40%
60 months	7.90%
72 months	8.40%
84 months	8.90%
2002-2003	
36 months	7.90%
48 months	8.40%
2001 and Older	
36 month	9.90%

Home Equity Line-of-Credit (HELOC)

84 months	8.00-11.00% (Fixed Rate)
180 months	8.25-11.25% (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 12/15/07. 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.

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.