

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.FECUlowa.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

100%
financing

New Vehicles (2004)

Term	Rate	Monthly Payment (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)

2001-2003

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

1999-2000

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

1998 and older

36 months	9.90%	\$32.23
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Home Equity Line of Credit

84 months	6.75%-8.25% (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 12/31/03. 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

Winter 2004

2004 Annual Meeting Announcement

All members of Federal Employees Credit Union are invited to attend the 53rd Annual Meeting on Mar. 6, 2004. Members age 16 and older may vote to fill three positions on the Board of Directors.

Members who cannot attend the annual meeting may vote by absentee ballot, which will be available at any FECU office beginning Feb. 19, 2004. Members may also call any FECU office and request an absentee ballot be mailed to them.

Absentee ballots must be received by Mar. 4, 2004. 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 Friday, Jan. 30, 2004. Nominations will not be accepted from the floor.

Date: Sat., March 6, 2004
Time: 10:00 am
Location: Multipurpose
Room in Des Moines
VA Medical Center

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www.FECUlowa.org

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Check Your Accounts Online, Anytime!

With FECU's free home banking service, you can check account balances, deposits and withdrawals, make transfers, and even check the status of loan payments and balances! It's really easy to use, and it's completely free! To give it a try, simply visit us online at www.FECUIowa.org and click on *YourCU@Home*. We have first time sign-on instructions right on the site — it should take you less than a minute to sign-on the first time.

CMN Raffle Winners

The credit union recently held two raffles to benefit the Children's Miracle Network (CMN), a non-profit organization dedicated to saving and improving the lives of children by raising funds for Iowa-based children's hospitals. Each credit union office offered chances to win a Thanksgiving turkey, and a limo ride to see the holiday light displays in the Des Moines area. CMN Raffle winners were Candy B at the Federal Building Office, Betsy D. at the Knoxville Office and Alene G. at the Harding Hills Office, who enjoyed their free turkey; and Chuck Y. from the Harding Hills Office who toured the holiday lights in Des Moines. Congratulations to our winners, and a big thanks to all the members who helped us raise \$324.00 for CMN!

2003 Dividend Earnings Report

The Board of Directors declared the dividend rate on all share accounts for the fourth quarter of 2003 to be 0.60%. Dividends are calculated daily, and the minimum balance required to receive dividends is \$50.00. Dividends for the fourth quarter were paid on Dec. 31, 2003 — accounts must have been opened by this date to receive a dividend payment. All FECU accounts are insured up to \$100,000 by the National Credit Union Administration (NCUA), an agency of the U.S. Government.

\$5,750 In College Scholarships Available to FECU Members

FECU, in conjunction with the Family Involvement Board, is once again offering college scholarships to members of FECU. Four scholarships will be offered to high school students planning to enter college, with a first place award of \$1,500; second place of \$1,000; third place of \$750 and fourth place of \$500. Two additional scholarships are offered to nontraditional-aged and continuing education students, both totaling \$1,000 each. The entry deadline is Feb. 10, 2004. For more information or to complete an entry, please visit our website at www.FECUIowa.org.

All FECU offices will be closed the following days:
Mon., Jan. 19 – Martin Luther King Day
Mon., Feb. 16 – President's Day

OFFICE CLOSINGS

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.