

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



New Vehicles (2002-2003)

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)

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
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Home Equity Line of Credit

84 months	6.75%-8.25% (Fixed Rate)
180 months	4.25%-7.25% (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)

Apply for a Federal Employees CU loan via fax or visiting one of our three locations.

And coming soon...
secure online loan applications!

Rates listed above are current as of 12/31/02. 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 2003

2003 Annual Meeting Announcement

All members of Federal Employees Credit Union are invited to attend the 52nd Annual Meeting. 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. Absentee ballots will



Date: March 8, 2003

Time: 10:30 a.m.

Place: In Des Moines at a Location To Be Determined

be available beginning Feb. 20, 2003, and can be picked-up at any one of the three FECU offices, or a mailed ballot can be requested by contacting any FECU office. Absentee ballots must be received by March 6, 2003. Please contact any FECU office if you have questions.



Board of Directors Candidates
The members of FECU will elect three board members in this year's election. Members age 18 and older who are interested in being on the ballot for this year's election must notify any FECU office by Friday, Jan. 31, 2003. Nominations will not be accepted from the floor.

In this issue



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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.

Make the 2003 Holidays Even Brighter!

Wouldn't you enjoy the holidays even more if you didn't have to worry about how to pay for everything? This year, open a Holiday Club account and save a little bit each month to help pay for all those Holiday expenses. Just \$25 a month will give you an extra \$250 in October...\$50 a month will treat you to an extra \$500!

To open a Holiday Club account today, simply stop in or call your FECU office.

College Scholarships Available to FECU Members

FECU, in conjunction with the Family Involvement Board, is once again offering two college scholarships – one for high school juniors and seniors entering college, and the

other for students age 21 or older entering an undergraduate, graduate or vocational program.

The entry deadline is Feb. 3, 2003.

For more information or to complete an entry, please visit our website at www.fecuiowa.org.



Office Closings

All FECU offices will be closed the following days:

Mon., Jan. 20 – Martin Luther King Day

Mon., Feb. 17 – President's Day

CMN Raffle Winners

The credit union recently held two raffles to benefit the Children's Miracle Network (CMN) – each credit union office offered chances to win a Thanksgiving turkey, and the credit union also offered chances to win a limo ride to see the holiday light displays in the Des Moines area. CMN Raffle winners were Harlan W. at the Federal Building Office, Amos S. at the Knoxville Office and Cheryl H. at the Harding Hills Office, who enjoyed their free turkey, and Nancy A. from the Federal Building 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 \$294.00 for CMN!



2002 Dividend Earnings Report

The Board of Directors declared the dividend rate on all share accounts for the fourth quarter of 2002 to be 0.75% APR* and 0.75% APY.**

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, 2002 – 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.

*Annual Percentage Rate ** Annual Percentage Yield