

WE BELONG TO **YOU**,
AND THAT'S THE **PLUS!**

A publication for the Members
of Financial Plus Credit Union.

THE FINANCIAL UPDATE

It's A JUNGLE Out There...

Hunt No Further
For Some
Grrreat Rates!

see page 3

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WHAT'S NEW AT FPCU?

A NEW ATM SITE AT HANDY FOODS IN OTTAWA

Financial Plus has recently installed a new ATM.

Located at Handy Foods West, 604 West Main Street in Ottawa. There are no surcharges to Financial Plus members. The store is open 7 days a week from 5 a.m. to 10 p.m. 83



PATTY HART...

A Member Committed to our Troops

Patty Hart, born and raised in Ottawa, is a Credit Union Member who has been committed to "Supporting Our Soldiers."

It all started in 2006 helping a friend send supplies over seas to our Troops. In October 2007, Patty went out on her own and in her first month, she sent out 15 boxes. As of August 2009, 664 boxes have been sent, totaling \$28,073.44 for contents and postage!

Through Patty's faith, diligence and perseverance, she has found fifteen to twenty volunteer helpers to bag up items and pack the boxes each month, plus, people and organizations to donate supplies needed, along with cash donations. Hart could not do this without her terrific team of volunteers. 441

One popular item that is often donated is beanie babies. The soldiers give these out to the children living in the war zones and they love them.

Patty told us that any soldier driving a military vehicle displaying a beanie baby are treated kindly and even assisted by the local people. Once they sent silly string and a group of soldiers used it to help detect booby traps. Patty makes sure that each box sent has a personal letter inside written to the soldier thanking him or her for their service.

Mrs. Hart showed us a scrapbook of letters from soldiers thanking her for their box and for all her caring. Soldiers being deployed back to the United States give Patty names of new soldiers that have just arrived for tour.

The Financial Plus employees will be making a cash donation, writing letters and contributing items for the boxes. If you would like to volunteer time packing boxes or contribute items, you can contact Patty by calling 815-434-5062. A complete list of needed supplies can be found at all three Credit Union offices. An account has also been set up at Financial Plus for cash donations.

God bless you Patty and your helpers for the service you are doing here at home for our soldiers.



Financial Highlights

As of 8/31/09

Members.....	20,320
Assets.....	\$153,910,181
Shares.....	\$130,116,138
Loans.....	\$113,084,935

Holiday Closings

Columbus Day
Monday, October 12

Veterans' Day
Wednesday, November 11

Thanksgiving
Thursday, November 26

Christmas Eve Day
Thursday, December 24
(Close at Noon)

Christmas Day
Friday, December 25

New Year's Eve Day
Thursday, December 31
(Close at Noon)

New Year's Day
Friday, January 1, 2010

Loan rates and information available by calling any branch office or by logging on to www.financialplus.org.



It's A JUNGLE Out There...

Hunt No further for some Grrreat Rates!

It's FPCU's Annual "Draw a Lower Interest Rate" Promotion!
October 13 through November 30. . .

Apply for any type of loan (other than real estate or VISA®).

When you close on your loan, pick out an animal finger puppet and look at the enclosed slip.

You will receive up to 3% off the current loan rate.

No Lion! This deal is something to roar about!

Don't forget! This offer ends November 30th!

They've gone bananas at FPCU!

Talk about a **GRREAT** deal!

FPCU goes to great lengths to give you a loan!

For example: instead of paying 11.95% for an unsecured loan, draw a 3% slip, and your loan rate will be 8.95% APR. Buying a used vehicle with a loan rate of 8.00% APR? Pick out an animal with a 2% slip and receive a loan rate of 6.00% APR.* 840

Refinance a loan from another lender, and receive the same "WILD" deal.

Contact one of our three offices TODAY for more details on this special offer.

*This offer is available to Financial Plus Credit Union members. Ultimate Plus Club discount does not apply to promotional rates. The lowest rate available with this offer is 5.00% APR. Odds of winning the lowest rate depend on number of entries. All loans subject to normal credit requirements. No purchase necessary to participate in the drawing and therefore purchases will not improve the member's chance of winning the lowest rate. Rates subject to change without notice. Other restrictions may apply.



Jack Teasant

FROM THE
PRESIDENT



NEW MENDOTA BRANCH OFFICE NEARS COMPLETION

After only four months of construction, I am happy to announce that the new Mendota facility is projected to be completed by November. Watch for the new office to open in December, 2009.

Financial Plus Credit Union's new full service 3,857 square foot facility is located at 1905 13th Avenue across from the Mendota Civic Center. It features three drive-up lanes, a 24 hour ATM, Safe Deposit boxes, and plenty of free parking. 2672



Financial Plus Credit Union • 1905 13th Avenue • Mendota, IL

Hours will remain the same: Monday, Tuesday, Wednesday – 9 a.m. to 5 p.m.; Thursday – 10 a.m. to 5 p.m.; Friday – 9 a.m. to 5:30 p.m.; Saturday – 9 a.m. to 12 noon. The Drive up facility opens daily at 8 a.m. The phone number will remain the same at 815-539-3444.

A Grand Opening Celebration will be held in the Spring.



2009-10 CHRISTMAS CLUB SIGN-UP BEGINS IN NOVEMBER

Your 2008-09 Christmas Club money will be deposited to your savings account on **November 1**.

Sign up for the 2009-10 Christmas Club starting the last week of October. This year, with a new or renewed Christmas Club, you'll receive the "World's Best Pizza Cutter!" (while supplies last) 4161

INVESTMENTS... GET FINANCIALLY FIT

WHAT SHOULD I Do Now?

During the past year we have witnessed unprecedented events in both the markets and the overall economy. The stock market declined by about 50% and then recovered nearly 50% from the lows made in March of 2009. We experienced unprecedented government intervention in the capital markets and saw companies such as General Motors and Lehman Brothers declare bankruptcy.

This has been a difficult time for all investors. In addition to the decline in stock and bond prices, the lower interest rate environment has led to continually lower rates on CDs and other fixed assets. 5417

At LPL Financial we are working with our clients to re-evaluate their financial plans. After all that has happened, now is an excellent time to review your current asset allocation. What percentage of your assets is exposed to the stock market? Are you saving enough for retirement? How can you earn more on your savings? These are just a few examples of questions that investors need answered.

LPL Financial is a leader in providing comprehensive financial planning services. Let us help you start planning for your future. Schedule your free, no-obligation appointment with an LPL representative to discuss where you are today, where you hope to get to and how we can help you get back on track. Call Financial Plus Credit Union today.

*The guarantees are backed by the claims-paying ability of the issuer.

Financial Advisors with, and Securities and Investment Services offered through LPL Financial, member FINRA/SIPC and its affiliates. FPCU is not a registered broker/dealer and has a brokerage affiliate arrangement with LPL Financial. Investment Products are:

Not FDIC/NCUA Insured	Not Bank/Credit Union Guaranteed	May Lose Value
Not Guaranteed by any Government Agency	Not a Bank/Credit Union Deposit	

Mark Witek

Steve Witek

 LPL Financial



CELEBRATING INTERNATIONAL CREDIT UNION DAY Thursday, October 15

Financial Plus Credit Union will be joining thousands of other Credit Unions worldwide in 84 different countries to celebrate International Credit Union Day on Thursday, October 15. Stop in at any of our three locations for refreshments. Thanks for being a member/owner of our Financial Plus Credit Union Family. We appreciate you and are happy to help you with all your financial needs. 19389



THE STARK TRUTH

Money Facts For Better Living

by Sharon Stark

Sharon is the former editor of Everybody's Money, a national consumer finance magazine written exclusively for Credit Union members.

MORE NEW TRICKS FROM BANKS

The big guys are at it again. Huge national banks sold the subprime mortgages that pushed us into recession. Now they're selling payday loans with effective annual interest rates as high as 214 percent! Be thankful you belong to a Credit Union. 8704



Storefront lenders used to be the ones guilty of making predatory loans. When states started passing rate cap laws, big lenders like Fifth Third and U.S. Bancorp got into the high-rate payday loan business. Wells Fargo's been offering expensive payday loans for years. As nationally chartered banks, these guys are exempt from local rules.

Need quick cash? Forget predatory lenders. Talk to your Credit Union. It has plenty of money to lend and plenty of options to high-priced big bank loans. Money is quick and easy to get - with the confidentiality you expect from your Credit Union. Staff is friendly, helpful and nonjudgmental.

Credit Union options include small loans with low interest and no added fees, credit card cash advances and overdraft protection. Compared to bank or storefront payday loans, you'll pay next to nothing for these Credit Union privileges.

Available though your Credit Union credit card are low-cost cash advances. Overdraft protection is another sensible solution to short-term cash needs. If you overdraw your checking account, you'll automatically be given a small loan. You'll avoid an overdraft fee and a bad mark on your credit record.

Predatory loans don't solve financial problems; they create them. Never take out a payday or advance pay loan from a big bank or storefront lender. You'll get soaked with obscenely priced interest rates. As the costs add up, you might have to take out more and more loans to help pay the earlier ones.

For a quick-cash Credit Union loan, you'll pay a lot less. You'll also get the help you need to avoid future problems. Aside from low-cost loans, your credit union offers money management advice. For borrowing, your Credit Union is best.

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FINDERS KEEPERS

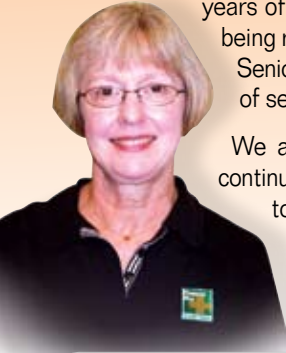
Great job Finders!

Five members found their account number in the last newsletter and claimed their \$10.00. Keep reading the newsletter. If you find your account number, contact any of our three offices to receive your \$10.00. **Good Luck!**

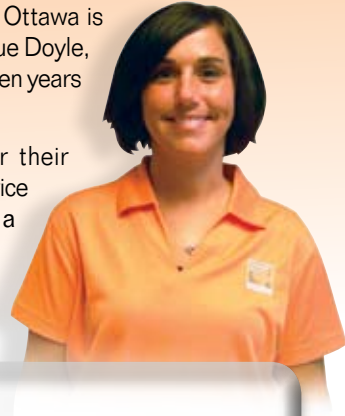


TWO FPCU EMPLOYEES CELEBRATE ANNIVERSARIES

Two Financial Plus employees are being honored this quarter for their years of service. Vicki Halberg, Drive-up Teller in Ottawa is being recognized for five years of service, and Sue Doyle, Senior Teller in Peru, is being recognized for fifteen years of service. 8856



Sue Doyle



Vickie Halberg

We are very proud of these employees for their continued dedication to provide "Exceptional Service to Members!" Thanks Vicki and Sue for a job well done.

EMPLOYEES OF THE MONTH

Three employees were chosen as the Employees of the month by their Financial Plus peers. The employees chosen were: Michelle Wilke, Loan Officer (Peru) for July; Wiley Wabbit, Kids Club Mascot for August, and Angie Stafford, Payroll Coordinator (Ottawa) for September. **Congratulations!**

FINANCIAL PLUS COLLECTING FOR LOCAL ORGANIZATIONS

November 27 through January 2

A large box will be located at all three offices for your convenience.

Local Food Pantries – Bring in any canned food items to be given to the local Food Pantries in Ottawa, Peru and Mendota.

Homeless Shelters – We are collecting both household items and toiletries. These items will be given to the local Homeless Shelters. 3000842

Coats – We are also collecting clean, gently used and/or new coats for both children and adults to be distributed to the Youth Service Bureau of Illinois Valley which offers family advocate and foster care programs and ADV/SAS – a not for profit domestic violence and sexual assault service.



Any donation you make to one of these needy organizations will be greatly appreciated.

800 Chestnut Street
Ottawa, IL 61350
2813 Plaza Drive
Peru, IL 61354
306 W. 7th Avenue
Mendota, IL 61342



PR.SRT. STD.
U.S. POSTAGE
PAID
Creative Services

HERE'S A BRIGHT IDEA...

If you have a VISA® Credit Card through another lender that you're paying high interest rates and high fees on, it's time you switched to an FPCU VISA® Credit Card. We have low fixed interest rates of 9.95% APR and 11.95% APR. You won't have high fees to pay and if you have a problem, an employee from our in-house VISA® Department will help you. **Contact us today for more information.**

WIN UP TO \$500 THIS HOLIDAY SEASON!

Every time you use your FPCU VISA® Credit Card, you receive a chance to win up to \$500! The more you swipe your card, the more chances you receive. A new winner is picked at random each month.

Glass Workers Branch Main Office - Ottawa

Telephone: 815-433-1496
Express Telephone: 815-433-1975

Lobby Hours:

Monday/Tuesday/Wednesday/
Thursday - 9 a.m. - 5 p.m.
Friday - 9 a.m. - 5:30 p.m.
Saturday - 9 a.m. - 12 noon
Drive-up opens daily at 8 a.m.

Peru Branch

Telephone: 815-223-6602

Lobby Hours:

Mon/Tues/Wed - 9 a.m. - 5 p.m.
Thursday - 9:30 a.m. - 5 p.m.
Friday - 9 a.m. - 5:30 p.m.
Saturday - 9 a.m. - 12 noon
Drive-up opens daily at 8 a.m.

Mendota Branch

Telephone: 815-539-3444

Lobby Hours:

Mon/Tues/Wed - 9 a.m. - 5 p.m.
Thursday - 10:00 a.m. - 5 p.m.
Friday - 9 a.m. - 5:30 p.m.
Saturday - 9 a.m. - 12 noon
Drive-up opens daily at 8 a.m.

Congratulations to our third quarter VISA® Credit Card winners!

July: Aric Gerald

August: Walter Corcoran