

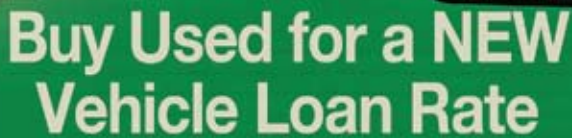


Winter 2009

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

A publication for the Members
of Financial Plus Credit Union.

THE FINANCIAL UPDATE



Buy Used for a **NEW**
Vehicle Loan Rate



NO PAYMENTS FOR 60 DAYS

Receive as much as
3% off the normal rate.

see page 3

Inside this issue:

What's New At FPCU? – Page 2

Buy Used For A New Vehicle Loan Rate – Page 3

From the President's Corner – Page 4

Financial Plus WINS National Award – Page 4

Lessons To Learn From The Market
Volatility In 2008 – Page 5

FPCU's Annual Report – Page 5

Get Your Hands On
Some Fast Cash – Page 6

Finders Keepers – Page 6

2008 Employees Of The Year – Page 7

Two Employees Honored for
Years Of Service – Page 7

Win up to \$500 – Page 8

WHAT'S NEW AT FPCU?

YOUTH SAVERS

Win an X-Box 360

Financial Plus will be giving away an X-Box 360 to one **Wiley Wabbit** and to one **Tweens n' Teens** Club member. A drawing will be held on Wednesday, February 25, 2009. Watch for details in January's *CASH Connection* or *Wiley Wabbit Hoppennings* newsletters and enter to win! 80003



Announcing – FPCU'S NEW REPORT CARD REWARDS PROGRAM



Financial Plus has a new program to reward your kids for their good grades. Kids will receive a free gift for bringing in their report card. For every "A" earned, they will receive a chance to WIN a laptop computer. A drawing will be held in June. **Ask us for details.**

NEW ATM SITE

Located in Ottawa

Financial Plus has a new ATM located at the Save-A-Lot store at 1002 First Avenue in Ottawa. Access to this ATM is safe and convenient. The Save-A-Lot store is open Monday through Saturday, 8 a.m. to 8 p.m. and on Sundays from 9 a.m. to 6 p.m.

SCHOLARSHIP APPLICATIONS

Available in February

Financial Plus will be giving away four \$500 scholarships for the 2009-10 school year. Stop in or contact any of our three offices starting February 1 for an application and more details. You can also print the application from our web site by logging onto www.financialplus.org. Any Financial Plus Credit Union member who will be attending a Junior College, a four year University or a trade school in the Fall of 2009 is eligible to apply. The deadline for filing an application is Wednesday, April 15, 2009. Award winners will be notified no later than May 15, 2009.

ANNUAL MEETING TO BE HELD FEBRUARY 12

Financial Plus Credit Union's Annual Meeting will be held on **Thursday, February 12, 5:15 p.m. at the Ottawa office.** Members are invited to attend. For more information, call the Ottawa office at 815-433-1496. 1766

Financial Highlights

As of 12/31/08

Members.....	19,779
Assets.....	\$152,288,288
Shares	\$130,039,566
Loans.....	\$103,891,829

Holiday Closings

President's Day
Monday, February 16

Good Friday
Friday, April 10
(all three offices will close at 12 noon)

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



All Roads Lead to a
Vehicle Loan at FPCU!

Buy Used for a **NEW**
Vehicle Loan Rate

**NO PAYMENTS
FOR 60 DAYS**

Receive as much as
3% off the normal rate.

Buying Used?

Buy a used vehicle and we will give you a **NEW** vehicle loan rate!* **PLUS...you'll receive NO PAYMENTS FOR 60 DAYS!** Now through February 28, pick out a vehicle (2004-2008 vehicles), contact Financial Plus for financing, and you will receive a **NEW vehicle loan rate.**

Buying New?

GM and Chrysler are offering a special deal through **June 30** exclusively for Credit Union members. If you buy a GM or Chrysler vehicle, you can buy it at a low fixed price. You'll also receive all current rebates. 4247

If you have a used vehicle financed at another lender, refinance it at Financial Plus and you will receive the same great deal.

Contact one of our loan counselors at any of our three offices TODAY for details, terms and payments!



Jack Teasant

A BRIGHT FUTURE

I am pleased to announce that the property for a new Branch office in Mendota was purchased in August of 2008. The location of the property is at 1712 West Main Street, across from the Mendota Civic Center. Plans for a 3,857 square foot facility are continuing on schedule. We hope to break ground in early Spring. This facility will open with three drive-up lanes, an ATM, Safe Deposit Boxes, plenty of parking, lots of room and much more. We anticipate being operational by December, 2009. Pictured below is the architect's front view rendering of the new facility.

We will keep you updated on the continuing progress of FPCU's new Branch.



FINANCIAL PLUS WINS NATIONAL AWARD



Financial Plus recently received a second place award in the national "Dora Maxwell Social Responsibility Recognition" program in the \$100 to \$200 million asset category. 5056

This award is sponsored by the Illinois Credit Union League and the Credit Union National Association (CUNA). They honor Credit Unions nationwide for their involvement in community projects and activities.

The Credit Union's entry was all about the "Big Give Campaign." Each department was given \$100.00 and told they had 30 days to make their money grow. Our employees were asked to find needy organizations or families in the community they wanted to donate their money to. Through various fundraisers, the Financial Plus employees were successful in raising and donating over \$34,000.00.

INVESTMENTS... GET FINANCIALLY FIT

LESSONS TO LEARN FROM THE MARKET VOLATILITY IN 2008

As we usher in a new year we should reflect on what the bumpy market of 2008 can teach us about diversification, staying in the market, and asset appreciation.

Consider these lessons:

1. No asset will continue to rise forever.

When many homeowners first purchased their homes, they were so certain that housing prices would continue to rise that they signed up for adjustable mortgages with low "teaser" rates. Unfortunately, when home prices fell in 2007 and mortgage rates were reset, these lower rates were no longer available. As a result, some homeowners couldn't meet their inflated mortgage payments and were forced to forfeit their property.

The bottom line: Don't take on more risk than you can handle. Be prepared for the time when assets will decline. 33556

3. Don't try to time the market.

The first six months of 2008 were a volatile period during which some investors tried jumping in and out of the market to take advantage of the fluctuations. But that was a mistake.

The problem with moving in and out of the market is that you have to make two good decisions: to get out at the right time and to get back in at the right time. You also may face negative tax consequences if you redeem or exchange shares.

3. Diversification can help smooth volatile periods.

Many investors have been hurt because their portfolios were not diversified. In any market, working with your financial adviser to spread your risk by selecting a mix of mutual funds composed of stocks, bonds and money market instruments – as well as mutual funds invested outside the United States.

As you contemplate your New Year's resolutions, consider taking the time to address the financial concerns we are all facing today.

LPL Financial is a leader in providing comprehensive financial planning services. Schedule your free, no-obligation appointment with an LPL representative by calling Financial Plus Credit Union today.

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



FPCU'S ANNUAL REPORT

Thanks to you, our member/owners, Financial Plus had another great year. If you would like a copy of our 2008 Annual Report, please stop in or visit our web site at www.financialplus.org. 7100



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

GET YOUR HANDS ON SOME FAST CASH

No emergency fund? Here's how to find much-needed cash:



■ **Talk to your Credit Union.** Unlike many banks, Credit Unions didn't make subprime loans. So there's low-cost money to lend. For more cash, refinance your current loans. With your Credit Union's lower rates - and maybe longer terms - you can cut monthly loan payments. Also ask about free budget and loan counseling. In tough times, your Credit Union is your best friend.

■ **Boost take-home pay.** Instead of tax refunds, opt for bigger paychecks throughout the year. Just ask your employer to withhold less from each paycheck. If you recently married, had a child or bought a house, you also may want to adjust your W-4 withholding. New tax breaks are another reason. First-time home buyers may want to save taxes now by claiming up to a \$7,500, 15-year-repayable tax credit. Talk to your tax advisor. Homeowners who don't itemize may qualify for a \$500 property tax deduction (\$1,000, joint filers). By withholding only enough for taxes, you'll put more cash in your pocket.

■ **Use home equity.** At your Credit Union, apply for an equity line of credit if you don't already have one. It's an inexpensive way to get needed cash. Just don't treat the equity in your home as an ATM card. 9294

■ **Borrow from your 401 (k).** Most employer-based plans allow this privilege. Limit: \$50,000. When you leave your job, however, you must pay back the loan in full. Otherwise, you'll suffer stiff penalties. Younger than 55? You, at least, won't pay the early withdrawal fee for a 401(k) loan.

■ **Take from your Roth IRA.** There's no penalty or fee to withdraw Roth IRA contributions (not earnings). You'll lose any future growth, of course, but you can continue to make new contributions. 20580

Once your cash flow improves, start an emergency fund at your credit union. It's easy with automatic savings and/or payroll deduction. And, as you now know, you need extra cash in tough times.

Copyright 2008, Stark/Livingston, Inc.



Finders Keepers - Great job Finders!

Look for your account number in this newsletter. If you find your account number, contact any of our three offices and you will receive \$10.00!

Five members found their account number in the last newsletter and claimed their \$10.00.

Congratulations to our fourth quarter Sweet Deal VISA® Credit Card winners!

October: **Todd Cade**

November: **Darla Kleckner**

December: **Cory Willet**



EMPLOYEES OF THE YEAR

Financial Plus Credit Union employees were recently chosen by their co-workers as the "Employees of the Year" from the various departments, and one overall "Employee of the Year." These individuals were chosen for their outstanding character and work performance in 2008. A special award was presented to each of these individuals.

Congratulations! 20432

Receiving these awards were: (left to right) Toni Anderson (Member Service Department); Audrey McConville (Supervisor's Award); April Windy (Teller Department and Charles T. Munks Employee of the Year award); Jean McDonald (Operations Department); and Kathleen Jenkins (Loan Department). Missing from the photograph is Lisa Holocker (Branch Employee).



TWO FPCU EMPLOYEES

Honored For Years Of Service

Two Financial Plus employees are being honored this quarter for their years of service. Michelle Wilke, Loan Counselor in the Peru Branch office for 15 years of service, and Betsy Penoyer, Assistant Vice-President of Loans in Ottawa for 25 years of service. 11588

Thank you ladies for all your hard work and continued dedication of providing Exceptional Service to our Members!



Michelle Wilke and Betsy Penoyer (seated)

EMPLOYEES OF THE MONTH

Two employees were chosen by their Financial Plus peers. Toni Anderson, Member Service Representative (Ottawa) was chosen for the month of October, and Cathy Slechta, Loan Counselor (Ottawa) was chosen for the month of November. Congratulations!

PRSR.T. STD.
U.S. POSTAGE
PAID
Creative Services

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



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.

NEW YEAR... SAME SWEET VISA® CREDIT CARD DEAL!

WIN UP TO \$500!

Every time you use your FPCU VISA® Classic or Gold Credit Card, you receive a chance to win up to \$500! The more you swipe, the more chances you have to win!

Ask us for details!

