



2051 Westown Parkway  
 West Des Moines, IA 50265  
 515.224.4300 | 800.392.7122  
 www.gofirstclass.org

*(Effective 05/15/2019)*

All Share Accounts	Fee
Per statement copy	\$5.00
Statement print out of transactions (Mid-Cycle Statement)	\$5.00
Money orders	\$3.00
Early account close less than 90-days	\$25.00
Redeposited returned NSF check	\$25.00
Teller check	\$1.00
Coin Counting (Free if member account has Share, Sharedraft, and Direct Deposit)	10% of Total

Share Certificate –Early Withdrawal Penalty	Fee
We may impose a penalty if you withdraw funds from your account before the maturity date. <b>Amount of Penalty.</b> For all accounts, the amount of the early withdrawal penalty for your account is 180 days' dividends.	

Holiday Account	Fee
Per withdrawal fee other than annual disbursement	\$10.00

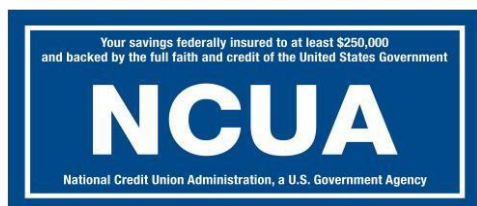
Money Market	Fee
Per withdrawal/transfer fee after six withdrawals/transfers	\$10.00

Inactive Share/Share Draft Account Monthly Assessment	Fee
Accounts under \$100 with no activity for 6 months	\$5.00 monthly
Accounts under \$300 with no activity for 24 months	\$5.00 monthly
Accounts under \$500 with no activity for 5 years	\$5.00 monthly
<i>*Each account type meeting these requirements will be assessed accordingly.</i>	

Sharedraft (Checking)	Fee
Stop payment fee	\$25.00*
Returned drafts (NSF) fee per draft	\$25.00
Sharedraft copy fee per draft	\$1.00
Courtesy Pay per item	\$25.00
<b>Advantage Checking</b>	
Statements Via Mail Per Month	\$5.00
Less Than \$200 Average Daily Balance Per Month	\$5.00

First Class Visa Debit Card	Fee
Deposit and point of sale (PIN-based) transactions	FREE
Withdrawals at non First Class ATM's <i>(There is no charge for any transaction completed at any ATM owned by FCCCU)</i>	\$1.00 each*
Replacement fee for lost, stolen or replacement card(s)	\$5.00*
ATM error in deposit	\$10.00
Daily transaction maximum:	\$300.00
At ATM	Available Balance
As POS	Available Balance
As E-Debit(share draft with Signature)	Available Balance

*\*Rewards Program Discounts may apply*





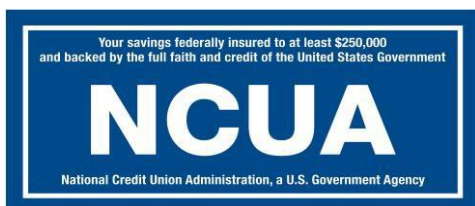
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Credit Cards	Fee
For further information, click <a href="#">here</a>	

Lockboxes	Fee
Per Year for 3"x5" box	\$22.00
Per Year for 3"x10" box	\$37.00
Per Year for 5"x10" box	\$52.00
Per Year for 10"x10" box	\$77.00
Discount on annual lockbox fee if paid by automatic payment	\$2.00
One Lost Key	\$25.00
Two Lost Keys <i>Cost to re-drill Box</i>	Over \$350.00

Miscellaneous	Fee
Local fax per page	\$6.00
Copies-1st 3 are free/ additional copies \$1.00 each	\$1.00
Per wiring fee for wiring funds-Domestic	\$15.00*
Foreign wire	\$35.00
Per Hour Research/Reconciliation Fee	\$35.00
Phone/Automatic Transfer	\$1.00
Incoming Wire Transfer	\$5.00
Third party account verification	\$10.00
ATIRA Gift Card (member)	\$2.00*
ATIRA Gift Card (non-member)	\$5.00
ATIRA reloadable gift card (member)	\$5.00
ATIRA reloadable gift card (non-member)	\$25.00
Garnishment and levy administration fee	\$25.00
Corporate stop payment	\$25.00
Bill pay stop payment	\$25.00
Line of credit transfer fee to sharedraft account	\$3.00
Notary Services (member)	\$5.00*
Notary Services (non-member)	\$10.00
Loan Payment via phone (Debit/Credit Card or ACH)	\$5.00

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## Disclosure of Variable Rates

### **Investment Services Available**

- Platinum Share Account
- IRA Share Account
- Holiday Share Account
- Sharedrafts/Checking
- Investment Access (money market)
- Share Certificates

### **Rate Information**

Refer to "Appendix to Disclosure" for the Current Dividend Rates and Annual Percentage Yield (APY) information.

Your Dividend Rate and APY may change at any time at the discretion of the First Class Community Credit Union Board of Directors.

### **Minimum Balance Requirements**

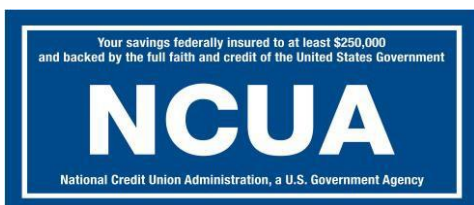
To open a Share Account, you are required to deposit a pledge to a Membership Share Account one share of \$25.00. Basic Share and Sharedraft Accounts are subject to an inactive/dormant & low-balance assessment as follows:

- Accounts under \$100 with no activity for 6 months: \$5.00 monthly assessment
- Accounts under \$300 with no activity for 24 months: \$5.00 monthly assessment
- Accounts under \$500 with no activity for 5 years: \$5.00 monthly assessment

A daily balance of \$300.00 is required to earn your dividend rate on your Platinum Investment Share Account. There is no minimum balance required to open a Sharedraft account. To open an Investment Access accounts (money market), the member must be in good standing. The minimum daily balance for Investment Access is \$2,000.00.

### **Balance Computation Method**

We use the Average Daily Balance method upon the collected balance to calculate dividends on your account. This method applies a periodic rate to the Average Daily Balance in the account for the period. The Average Daily Balance is calculated by adding the balance in the account for each day in the period and dividing that figure by the number of days in the period. Exception: The Investment Access Account is calculated on a Daily Balance.





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**Compounding and Crediting**

Dividends will be compounded quarterly and credited quarterly on the Platinum, Holiday, and IRA Share Investment Accounts.

Sharedraft/Daily Transaction Account dividends shall be compounded monthly and credited monthly.

Dividends are paid from current earnings, after required transfers to reserves at the end of the dividend period.

Dividends being to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e., checks) as collected funds determined on the maximum schedule contained within Reg. CC pursuant to the Funds Availability Act of 1993 and changes thereto.

Dividends accrue until the account is closed. If an account is closed during a dividend period, the member does not forfeit accrued dividends.

**Transactions**

Excluding the Sharedraft/Daily Transaction Amount, during any monthly period, you may make no more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer, or telephonic order or instruction. (REG D)

Overdraft protection from your shares account will transfer in \$100.00 increments only. Overdraft protection from your sharedraft line of credit will transfer in increments of \$100.00 only.

**First Class Community Credit Union Visa Debit Card**

You can get 24-hour access to your account with your FCCCU Visa debit card. Access your account at any First Class Community Credit Union ATM at no charge. The First Class ATMs are located at the Des Moines Main Post Office, Westtown Parkway Branch, and the USPS Network Distribution Center (NDC). You may make debit transactions with your First Class Visa debit card at no charge. There is a limit of 10 Visa debit card transactions per day. You may make withdrawals at any ATM displaying a Cirrus or Shazam logo. Deposits and point-of-sale transactions are FREE and are not counted as one of your transactions. There is a \$5.00 per card replacement fee for lost, stolen or replacement Debit cards\*. Please refer to your "Membership Account Agreement" for additional details.

First Class Community Credit Union no longer issues ATM cards. All qualifying accounts are offered a Debit Card.

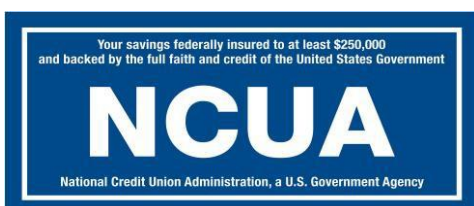
**Membership Account Agreement**

Please refer to your Membership Account Agreement for additional details.

**Courtesy Pay**

Please refer to Courtesy Pay FAQs and Opt-in Form for additional details.

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## Rewards Program

### Thinker Level –

#### Members Needs These to Qualify

- ✓ \$100.00 Aggregated Balance
- ✓ E-Notices
- ✓ E-Statements
- ✓ Home-Banking

#### Their Rewards Are

- ✓ 3 ATM Withdrawals per month-**FREE**
- ✓ Debit Card Replacement –**FREE**
- ✓ Notary Service-**FREE**

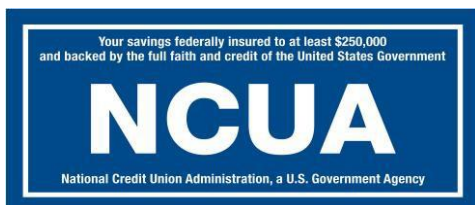
### Planner Level-

#### Member Needs These to Qualify

- ✓ E-Notices
- ✓ E-Statements
- ✓ Home-Banking
- ✓ Direct Deposit
- ✓ Share Draft Account
- ✓ Debit Card
- ✓ Active Loan

#### Their Rewards Are

- ✓ 5 ATM Withdrawals per month-**FREE**
- ✓ Debit Card Replacement –**FREE**
- ✓ Notary Service-**FREE**
- ✓ 5 Atira Gift Cards Per Visit-**FREE**
- ✓ .50% Rate Reduction on New Loans
  - Includes Risk Based Lending and Unsecured Personal Closed End Loans
- ✓ Up to \$250.00 toward Home Equity Loan closing costs





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### Achiever Level-

#### Member Needs These to Qualify

- ✓ E-Notices
- ✓ E-Statements
- ✓ Home-Banking
- ✓ Direct Deposit
- ✓ Share Draft Account
- ✓ Debit Card
- ✓ Active Loan Balances aggregate >\$10,000

#### Their Rewards Are

- ✓ 7 ATM withdrawals—**FREE**
- ✓ Debit card replacement —**FREE**
- ✓ 10 Atira cards (per visit) —**FREE**
- ✓ Notary service—**FREE**
- ✓ Stop payments (personal) —**FREE**
- ✓ \$5.00 discount domestic wire transfers
- ✓ 1% Rate Reduction on New Loans
  - Includes Risk Based Lending and Unsecured Personal Closed End Loans
- ✓ Up to \$500.00 credit toward Home Equity Loans closing costs

