



"Providing First Class Service Since 1925"

Quick Links

Location & Hours

Who Can Join

Apply for a Loan

Contact Us

Loan Rates



June 2020

First Class Access

Lobby Access Restricted - By Appointment Only

We expanded our in-person service to include lobby service by appointment only for loans, notary services, new accounts, and lockbox access. Remember, most loans and new accounts can be completed entirely from the comfort of your home and most likely will not require an in-person appointment at any time during the process.



SCHEDULE

BUSINESS

At this time, our lobbies will be restricted to those members with scheduled in-person appointments. If you require an in-person appointment, please [call](#) the credit union, visit our [website](#) or click the following link to [schedule an appointment online](#). The following are the specific details and restrictions for in-person appointments:

- Once an in-person appointment has been requested, a staff member will contact you to verify all appointment details.
- In-person appointments will only be accepted from 9 am to 4 pm Monday through Friday.
- In-person appointments will be limited to two people in each party.
- We respectfully ask all members who enter the lobby to practice social distancing. Facemasks or face coverings are strongly encouraged to protect members and staff.

We continue to offer drive-up service, 24/7 telephone support, online, and mobile services for your convenience. Our drive-up [hours](#) remain unchanged. [First Class Access](#) provides you with everything you need to conduct almost any transaction while our lobbies are restricted. If you need assistance with any product or service, we encourage you to call the credit union at 515-224-4300.



Schedule Appointment Online

Want to keep social distancing? Loans & new accounts can be done ENTIRELY online! NO in-person appointment necessary!

Now you can schedule an appointment online for the following:

- » Loans
- » Notary Service
- » New Accounts
- » Lockbox

SCHEDULE

Schedule Appointment

Simple Spring Forward Auto Loan Refinancing

Two months NO payments & \$100 Cash!

Rates as low as
2.50% APR*

REFINANCE YOUR LOAN FROM ANOTHER LENDER TODAY!
You'll love CREDIT UNIONING with us!

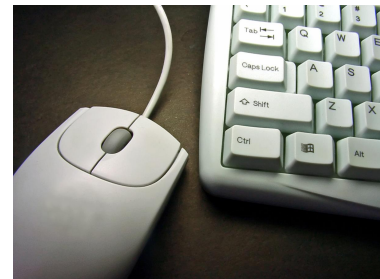
REFINANCE NOW.



Learn More About Refinancing

Online Account Opening

First Class Community Credit Union accounts can be opened online! If you have a friend or family member who needs to open a new checking and/or savings account, we encourage you to invite them to join YOUR credit union and use this online tool.



Online Membership

Rent / Mortgage Assistance

Governor Reynolds has allocated federal CARES Act funds to assist Iowans, who have been economically impacted by COVID-19 and may be facing housing hardships. This program will provide short-term relief to income-eligible renters and homeowners who are at risk of eviction or foreclosure. Applications will be accepted on a 'first come, ready to proceed basis', meaning that applications that are filled out completely will take priority. The program will continue until all funds are exhausted.

COVID-19 IOWA EVICTON AND FORECLOSURE PREVENTION PROGRAM

Applications will be accepted on a 'first come, ready to proceed basis', meaning that applications that are filled out completely will take priority. The program will continue until all funds are exhausted.

- **Rent Assistance:** Rental assistance for up to four months (this can include up to two months in arrears) beginning with April 1 rent payment (\$3,200 maximum).

- **Mortgage Assistance:** Mortgage assistance (this can include up to two months in arrears) beginning with April 1 mortgage payment (\$3,000 maximum).

Please click the following link for eligibility and additional details.

[Program Details](#)

Online Banking

Online Banking allows you to social distance while keeping a close eye on your money! Conduct all these transactions from the comfort of your living room:

- View recent transactions
- Process transfers between accounts held at First Class Community CU
- Schedule future transfers
- Establish account alert notifications
- Send emails
- Apply for a loan
- Request check copies and stop pays
- Pay bills
- Receive electronic statements



Follow the step-by-step instructions below to get started using Online Banking. Watch a [demo](#) of the Online Banking site.

How To Enroll In Online Banking:

1. Go to www.gofirstclass.org
2. Click the “Login” button in the upper right-hand corner where it says Online Banking.
3. Click the “Enroll in Online Banking” button.
4. Enter your Member Number and PIN (last 4 of your SSN). Then click on the green “Terms and Conditions” and check the box to agree. Click “Continue.”
5. Create the Logon ID, set the security code/password, and enter an email address. Click “Enroll.”
6. Click on “Click Here” to proceed to the login page.
7. Enter the Logon ID and Security Code.
8. Setup challenge questions and security phrase and then click “OK.”

How To Set Up Online Banking Alerts:

Log into Online Banking and click the “Self Service” button. From here you can set up many different kinds of account alerts such as:

- **Account Alert**
 - Balance alert
 - Deposit alert
 - Direct deposit alert
 - ATM withdrawal alert
 - Check cleared alert
 - Withdrawal alert
 - Transaction Alert
 - ATM transaction
 - Card not present
 - Credit posted
 - Debit posted
 - Declined transaction
 - Gas station purchase
 - International transaction
 - Transaction notifications
- Transfer Alert

- Schedule transfer is unable to process
- Recurring transfers have stopped
- General Alert
 - Customer service message in Inbox
 - Electronic notice available
- **Security Alerts**
 - Changes to mail or email address
 - Home or mobile phone
- **Fraud Alerts**

If you have any questions or need personal assistance, please [contact the credit union.](#)

<p>THE PURCHASING POWER OF ZERO</p>  <p>mastercard.</p>	<ul style="list-style-type: none">• No Annual Fee• Pay Down High-Interest Debt• 0% APR for 15 months (up to 20 months for In-person applications) on purchases & balance transfers• Offer ends 8/31/20 <p>LEARN MORE OR APPLY NOW.</p>
--	--

FINANCIAL *relief*

We're committed to helping our members through this difficult time.

Please contact us if you foresee any financial difficulties resulting from the impacts of COVID-19.



Financial Relief

COVID-19 UPDATES

[Click here for our latest updates](#)

Mark Your Calendar

Friday, July 3rd - Closed in Observance of Independence Day

Saturday, July 4th - Drive-up only 8:30 am to 12:00 pm



First Class Community Credit Union

Email: firstclassinfo@gofirstclass.org | Website: www.gofirstclass.org

Westown Office

2051 Westown Parkway
West Des Moines, IA 50265
515-224-4300

Lobby: Restricted to scheduled appointments

Drive Up: Monday - Friday 8:30am to 5:30pm
& Saturday Closed

Euclid Office

303 Euclid Ave
Des Moines, IA 50313
515-224-4300

Lobby: Restricted to scheduled appointments

Drive Up: Monday - Friday 8:30am to 5:30pm
& Saturday 8:30am to 12pm



STAY CONNECTED



Federally Insured by the [NCUA](#). | Equal Housing Opportunity.