



"Providing First Class Service Since 1925"

Quick Links

Contact Us

Loan Rates

Apply for a Loan

Locations & Hours

Become a Member

Appointment

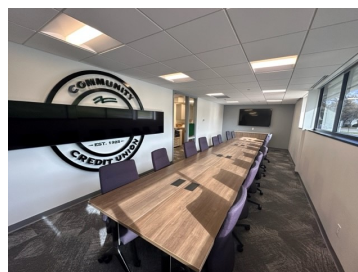
Share Your First Class Experience!



December 2023 eNews

We're Excited to Announce that the Westown Lobby is Now OPEN!

We cannot thank you enough for your patience as we worked through the remodel of our entire Westown branch. It looks great, and the new layout will enable us to serve our members more conveniently and efficiently for many years to come.



Toys for Tots Holiday Drive

Members are invited to donate new, unwrapped toys to our Marine Toys for Tots holiday drive. Your toy donations will be distributed by the U.S. Marine Corps Reserve to less fortunate children this Christmas.

Toy donations can be dropped off at our Euclid or Westown branches by Friday, December 15. Thank you for helping us make a young person's Christmas a little brighter.



2023 Holiday Loan

Put some extra JINGLE in your holidays with our Holiday Loan!

Stop stressing about holiday funds – apply for a Holiday Loan with First Class and put some extra JINGLE in this year's holidays! Plus, you'll be merrier knowing your gifts will be paid off by this time next year.

[Get the details & apply](#)



SKIP Your First Class Loan Payment

Members who have a First Class loan may be eligible to SKIP one month's worth of payments. Skip your payment on one eligible loan...or all of them. It's up to you!

[Learn more & complete a request form](#)



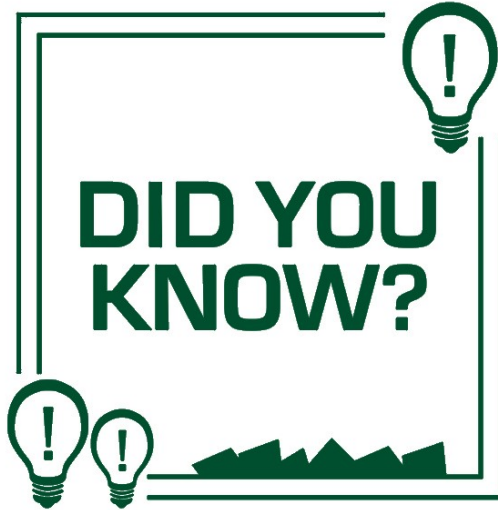
Courtesy Pay

Your "just in case" protection program

Courtesy Pay is an overdraft protection program designed to pay items that would otherwise be returned for insufficient funds. Courtesy Pay can help prevent the inconvenience and embarrassment of an unexpected overdraft. If Courtesy Pay covers an item, an overdraft fee may be assessed.

Set up Courtesy Pay now & be protected while holiday shopping.

[Set up Courtesy Pay](#)



College Scholarship Opportunity

The Warren Morrow Memorial Scholarship is open to any member of an Iowa credit union who will be attending an accredited undergraduate, graduate or vocational program for the 2024-2025 school year. The application deadline is Friday, February 2, 2024 at 5:00 PM.



[Learn more & apply](#)



Student Loans
designed for the needs
of *all types* of students.

HOLIDAY GIFT CARD SPECIAL

Now through December 31st,
get a Visa gift card for
everyone on your list &
we'll waive the fees!*

Pick-up your cards today!



*Fees will still apply for loading reloadable cards with additional funds.



Set Transaction Alerts to Protect You While Holiday Shopping

You're likely to be shopping and spending more than usual over the next few months, so now is a great time to set transaction alerts to protect yourself from fraud and avoid unnecessary fees.

Checking Account Alerts: Set up mobile alerts on your checking account for items such as cleared checks, deposits, withdrawals, electronic transactions, and more! Log into [Online Banking](#) and set up your alerts by going to the Accounts Tab and selecting Mobile Alerts.

Debit Card Alerts: Real-time debit card text message alerts will be sent straight to your mobile phone. You can then review all transactions and reply to confirm whether or not you recognize the transaction(s). If fraud is suspected, your card will be blocked from further transactions until we hear from you. [Enroll](#) your debit card in fraud text alerts today.

Credit Card Alerts: Log into [MyAccountAccess](#) to set up your credit card text or email alerts for credit card transactions such as:

- ATM Transactions
- Card Not Present
- Credit Posted
- Debit Posted
- Declined Transactions
- Gas Station Purchase
- International Transactions



FREEZE Your Car Payments & Warm Up to \$100 Cash

For a limited time, finance your new or used auto loan with First Class & make no payments for 100 days plus get \$100 cash at closing!

- New & Used Vehicles
- \$100 cash applies to purchased vehicles or loans refinanced from another lender
- No cost pre-approvals
- Competitive rates
- Terms up to 7 years

Includes motorcycles, campers, trailers & RVs too!



[Apply Online Now!](#)

*Member must be approved & finance loan with First Class CCU to receive \$100. Offer subject to change without notice. All loans subject to approval. For a \$20,000 car loan with a term of 60 months at 5.99% APR, the monthly payment will be \$386.56. Current loans with FCCCU do not qualify. Loans approved under the First Class Acceptance program will not be eligible for 100 days no payments. Federally insured by the NCUA. Equal Housing Opportunity.

Limited time **Certificate Special**

**5.15% APY* 12 MONTHS
MIN. \$10,000**

Ask us to open your Certificate of Deposit today!

This Month's BALANCE Webinar Series

First Class has partnered with BALANCE to provide you with free access to expertly-crafted financial education resources.

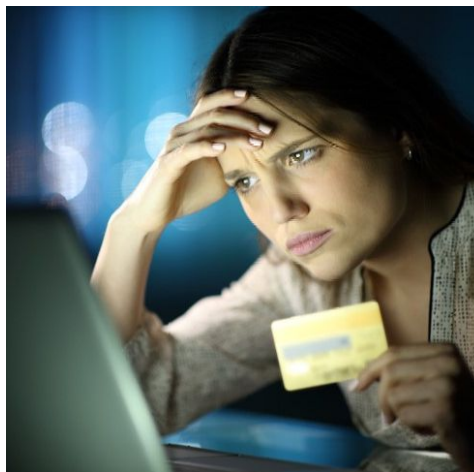
Free Webinar

IDENTITY THEFT SOLUTIONS

Tuesday, Dec. 5 & Thursday, Dec. 14

Identity theft is becoming more common and sophisticated than ever. Session participants will learn the methods that identity thieves use to access confidential information, tools for preventing ID theft, and steps to take should identity theft occur.

REGISTER NOW



Learn more about the benefits of BALANCE

In 2022, **\$180,412** of First Class members' loan payments were covered due to unexpected life events.



Learn more about First Class Life Guard Protection

Mark Your Calendar

December 1-15 - Toys for Tots Holiday Drive

Monday, December 25 - Closed for Christmas Day

Monday, January 1, 2024 - Closed for New Years Day





Email: firstclassinfo@gofirstclass.org

Website: www.gofirstclass.org

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

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



STAY CONNECTED



Federally Insured by the [NCUA](http://www.ncua.gov). | Equal Housing Opportunity.

First Class Community Credit Union | 2051 Westown Parkway, West Des Moines, IA 50265

[Unsubscribe zac.pollock@gofirstclass.org](mailto:zac.pollock@gofirstclass.org)

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by firstclassinfo@gofirstclass.org powered by



Try email marketing for free today!