



"Providing First Class Service Since 1925"

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January 2024 eNews

Congratulations, Mitzi!

Mitzi celebrated her 25-year anniversary with First Class Community Credit Union on Dec. 14th...and retired on Dec. 15th!

Please join us in congratulating Mitzi & thanking her for all she has done for FCCCU & our family of members.

Leave Mitzi a message of
congratulations & thanks!

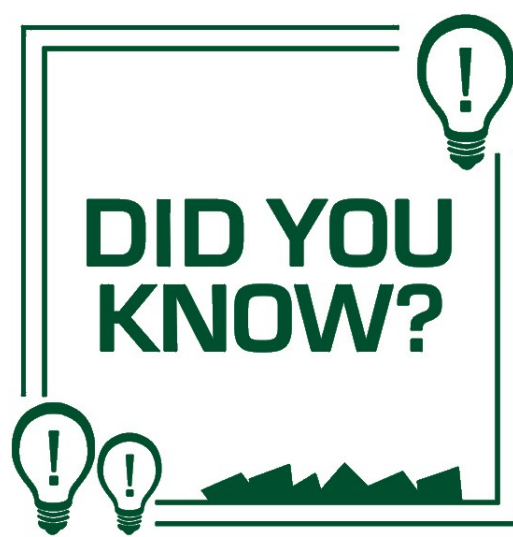


Holiday Club Savings Account

Save a little each month to pay for 2024
holiday expenses.

Holiday Savings Accounts are designed to help you save for expenses that occur during the holiday season. Transfer funds throughout the year into our special Holiday Savings Account each pay period or each month. Then, the money you saved will be paid out on September 30th, in plenty of time for those holiday expenses!

Like our regular savings, you'll earn dividends on every dollar, and there's no minimum balance, but our Holiday Savings Account is specifically designed for holiday saving.



Open Your Holiday Club Savings Account Online

Open a Youth or Teen Account to Deposit Holiday Money

If your young person or teenager received some holiday money, rather than stashing it away in a piggy bank or leaving it sit in their wallet, open a [First Class Youth or Teen account](#). Not only is it safer, but they'll earn dividends on the money, which is a great lesson to encourage saving.

It's easy to open an account! Simply [schedule an appointment](#) or [contact us](#) to get it set up.



Charity of the Month

First Class Community Credit Union is committed to giving back to the communities we serve. Each month, we will select a local charity and raise funds and/or donated items to benefit that charity.

This month we invite our members to join us in giving back to [The Food Bank of Iowa](#). Simply bring needed items to our Euclid or Westtown branch before the end of the month and our First Class staff will deliver all of the donated items.

Items Needed:

- Canned goods (meat, fish, vegetables, soup)
- Breakfast items (cereal, pop tarts, oatmeal)
- Toothpaste, soap, toilet paper
- 100% fruit juice



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.

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.



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West Des Moines, IA 50325
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Effective 12/28/2020

	Fee
All Share Accounts	
Per statement copy (paper)	\$5.00
Statement print out of transactions (Mid Cycle Statement)	\$5.00
Money orders	\$5.00
Each account close less than six months	\$25.00
Repossession returned NSF check	\$25.00
Teller check	\$5.00
Cost Counting (Free if member account has Share, ShareDraft, & 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. Amount of Penalty: For all accounts, the amount of the early withdrawal penalty for your account is 300 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/Dormant Monthly Assessment for Share and/or ShareDraft Accounts	Fee
No activity for 18 months	\$5.00 monthly
*Each account type meeting these requirements will be assessed according to the balance reaches \$0.00	
ShareDraft (Checking)	Fee
Stop payment fee	\$30.00
Returned drafts (NSF) fee per draft	\$12.00
ShareDraft copy fee per draft	\$3.00
Courtesy Pay per item	\$32.00
First Class Visa Debit Card	Fee
Deposit and print at rate of 2% based on transactions	FREE
Withdrawals at non First Class ATM's after 7 FREE per month	\$2.00 each
*There is a card replacement or lost card emergency notice	
Replacement fee for lost, stolen or replacement card(s)	\$5.00
Mail order Debit Card fee	\$50.00
ATM error or deposit	\$10.00
Empty envelope	\$25.00
Daily transaction maximum:	\$300.00
At ATM	Available Balance
At POS	Available Balance
At E-Debit(ShareDraft with Signature)	Available Balance



[Review Our Fee Schedule](#)

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

TEN STEPS TO FINANCIAL SUCCESS

Tuesday, Jan. 9 & Thursday, Jan. 18

We all measure financial success differently, but all paths to get there require discipline and goals. This session teaches participants ways to financial control— including developing a spending plan, creating objectives, weighing insurance needs, and other tools that will help get on the road to personal financial success.

REGISTER
NOW



Learn more about the benefits of
BALANCE

In 2023, **\$63,069** of First Class members' loan payments were covered due to unexpected life events.



Learn more about First Class Life Guard Protection

Mark Your Calendar

Monday, January 15, 2024 - Closed for MLK Jr. Day





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

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West Des Moines, IA 50265
515-224-4300

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Des Moines, IA 50313
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STAY CONNECTED



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

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