

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



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 <u>Online Banking</u> 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. <u>Enroll</u> your debit card in fraud text alerts today.

Credit Card Alerts: Log into <u>MyAccountAccess</u> 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 <u>plus</u> 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 5.49% APR, the monthly payment will be \$381.93. 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.



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 BREEZING THROUGH THE HOLIDAYS Tuesday, Nov. 7 & Thursday, Nov. 16

It may be called "the most wonderful time of the year," but December can also be filled with unwanted debt with holiday spending. Learn budgeting

strategies and tactics to avoid that year-end credit card crunch and sidestep debt traps in the future.





it Report

Learn more about the benefits of BALANCE

It's Time to Pull Your Annual Credit Report

It's easy to get "distracted" from keeping close track of our finances during the busyness of the holiday season. Before it fully kicksin, now is a great time to pull a copy of your credit report.

Free <u>weekly</u> online credit reports are available from Equifax, Experian and TransUnion. We suggest pulling a



Here's how:

You can request a copy of your annual credit report in 1 of 3 ways:

- 1. Online: visit <u>www.annualcreditreport.com</u>
- 2. By phone: call 877-322-8228
- 3. By mail: print a request form and mail it to the address listed on the form

Review these four key areas of your credit report for accuracy:

1) <u>Personal information</u>: Your name, address history, social security number, date of birth and employment history.

2) <u>Credit history</u>: This is the largest section of your credit report, and will contain information on all the credit accounts you've either opened or co-signed for, including accounts you've closed.

3) <u>Credit report inquiries</u>: Whenever someone inquiries about your credit, such as a landlord, lender, or insurance company, this information is recorded and remains on your report for up to two years.

4) <u>Public records</u>: Any public information, such as bankruptcy, late child support, or unpaid taxes, can stay on your credit report for up to 7 years.

Comb through each of these sections and make sure that all the information is correct. If you need assistance, contact us. We can assist you in reading your credit report, disputing any items, and provide advice for building or raising your credit score.

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

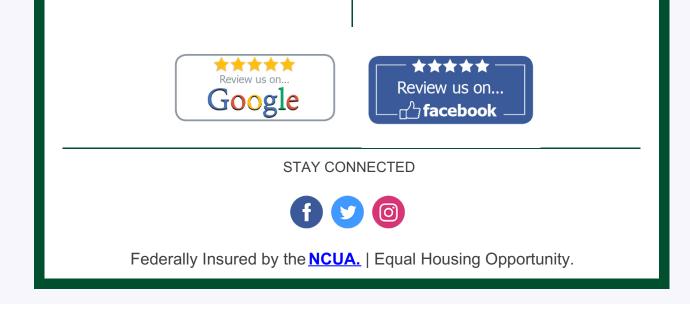
Saturday, November 11 - Closed for Veterans Day Thursday, November 23 - Closed for Thanksgiving





Email: <u>firstclassinfo@gofirstclass.org</u> Website: <u>www.gofirstclass.org</u>

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