



"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!



November 2023 eNews

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

Put some extra *jingle*
in your holidays with our

Holiday Loan



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



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 5.49% 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.

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

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.

REGISTER
NOW



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 kicks-in, now is a great time to pull a copy of your credit report.

Free weekly online credit reports are available from Equifax, Experian and TransUnion. We suggest pulling a copy of your report at least quarterly from each of the three credit bureaus.

Here's how:

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

1. Online: visit www.annualcreditreport.com
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) Personal information: Your name, address history, social security number, date of birth and employment history.
- 2) Credit history: 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) Credit report inquiries: 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) Public records: 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: 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](#). | 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!