



*"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!



## February 2024 eNews

### Skip Your First Class Loan Payment to fund your spring projects or a fun getaway!

**NEW!** Eligible members can now choose two months out of each year to skip their First Class loan payments. You choose when to skip & which loans to skip.

Complete a request form on our  
website



Certain Restrictions do apply. By skipping a payment you are extending the original maturity date of your loan. Contact First Class Community Credit Union for specific details. Not all loans qualify. First Class Community Credit Union reserves the right to deny this offer for any reason. Offer subject to cancellation.

### Stress-Free Auto Buying with First Class

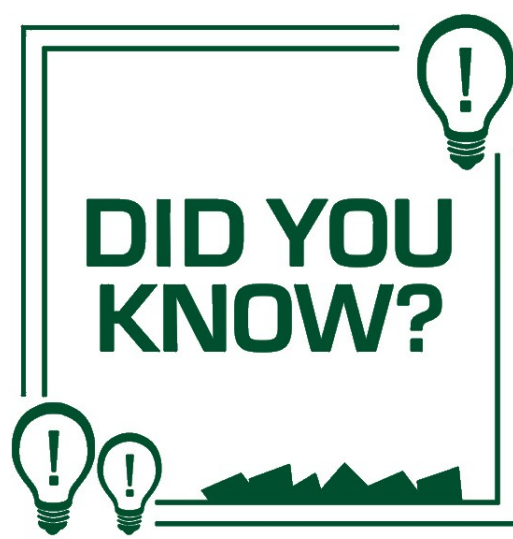
First Class has partnered with

[AutoSMART](#), a vehicle-shopping marketplace, so our members can research and shop for new and used cars and trucks and apply for loan preapproval with First Class—from any device, and with just a few clicks, from our website.

Before you head to the dealership, wouldn't it be nice to:

- know exactly what you're interested in buying
- know how much you're willing to pay
- have a loan preapproval from FCCCU in hand?

You can with AutoSMART.



Give Our Stress-Free Auto Buying Program a Test Drive!

## **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**

**4.15% APY\* 12 MONTHS  
MIN. \$10,000**

Federally Insured by NCUA.

## 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

#### **SOLVING THE MYSTERY OF CREDIT REPORTS**

**Tuesday, Feb. 13 & Thursday, Feb. 22**

Credit report scores hold a lot of power—they can help buy that first home but can also take away financial opportunities. This session provides an overview of credit bureaus, credit scoring, guidance to dispute inaccuracies, improving credit scores, and dealing with identity theft and fraud.



**REGISTER  
NOW**

Learn more about the benefits of  
**BALANCE**

For a limited time,  
**REFER A NEW MEMBER  
TO FIRST CLASS CCU**



**& WE'LL GIVE  
BOTH OF YOU \$50!\***



In 2023,  
**\$108,688.37**  
of First Class members'  
loan payments  
were covered due to  
unexpected life events.

FIRST CLASS LIFE GUARD

Ask us to add Life Guard  
protection to your First Class loan!



[Learn more about First Class Life Guard Protection](#)

# Mark Your Calendar

Monday, February 19, 2024 - Closed for Presidents Day



Email: [firstclassinfo@gofirstclass.org](mailto:firstclassinfo@gofirstclass.org)

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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.org). | Equal Housing Opportunity.

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