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*"Providing First Class Service Since 1925"*

### Quick Links

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Appointment



### March 2024 eNews

**NO PAYMENTS FOR 100 DAYS  
+ \$100 CASH WITH ANY NEW AUTO LOAN!\***

#### **Our Auto Loans are Pawsitively Affordable!**

Unleash yourself from high payments when you finance your auto loan with First Class!

- Finance new purchases or loans from another lender
- Includes motorcycles, campers, trailers & RVs
- No cost pre-approvals
- Competitive rates
- Terms up to 7 years



**Apply Online Now!**

\*Member must be approved & finance loan with First Class CCU to receive \$100. \$100 cash applies to purchased vehicles or loans refinanced from another lender. 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.

## 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.

## Notify Us When Traveling

As we approach peak travel season, be sure to contact us anytime you plan to travel out of the state or country to ensure your First Class debit & credit cards aren't locked due to suspected fraud.

### Shared Branching Service

First Class participates in the [Shared Branching Network](#). This means, as our member, you have access to more than 5,000+ branches nationwide where you can conduct transactions just like you would at your home branch.



[Search for Shared Branch locations](#) along your next vacation route or download the Shared Branch Locator app for [iPhone](#) or [Android](#).

## First Class Team Supporting the Community



First Class held a food drive during the month of January to benefit the Food Bank of Iowa. Pictured above are team members, Jordyn & Abbie, donating collected items.



In February, several First Class staff members volunteered to package meals for [Meals from the Heartland](#), a local organization that gathers local volunteers to package meals that will feed starving families in Iowa, the U.S. and around the world.

## Add Security to Your Debit Card with Mobile Wallet

Paying is faster, contactless & more secure when you add your First Class debit card to your mobile wallet.

- Pay with your mobile phone

- Pay with your mobile wallet in-person or online
- Payments are more secure with a mobile wallet because the merchant never receives your actual card numbers

Add your First Class [VISA Debit Card](#) to the mobile wallet app already on your mobile device, or download the app of your choice from your app store.



## Direct Deposit Your Tax Return & Save

Getting a tax return this year? Congratulations!

Rather than putting the return on a plastic card for a fee, simply provide your account number and the credit union's routing number to have your refund direct deposited into your First Class checking or savings account.

Then, you can either login to Online Banking & watch for your refund to arrive, or set up an alert & Online Banking will notify you when it arrives.

### How to Locate Your Account Number for Direct Deposit

**Our routing number is 273073974**

#### In Online Banking:

- Login
- Click on the "General" tab
- Click on "Help/FAQ"
- In the "Reordering Checks" section, our routing number & your account number will be displayed.

#### In Our Mobile Banking App:

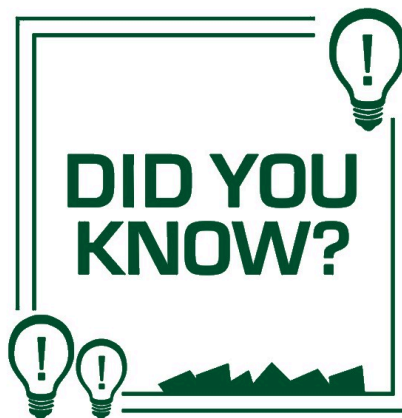
- Login
- Click on the menu
- Click on "General"
- Click on "Help/FAQ"
- In the "Reordering Checks" section, our routing number & your account number will be displayed.

## First Class Life Guard

[First Class Life Guard](#) is a voluntary loan-payment protection product designed to help you get relief from loan payments if a protected life event unexpectedly happens to you, such as

- Involuntary unemployment – a covered job loss occurs
- Disability – a covered disability occurs due to illness or injury
- Death – protected borrower passes away

First Class Life Guard can help protect your family, your loan, and your standard of living.



Contact us to learn more OR to add Life Guard to your First Class loan

*Limited time*  
**Certificate Special**

**4.15% APY\***  
**12 MONTHS**  
**MIN. \$10,000**  
Learn more about this offer  
& the benefits of a CD

## 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

### SAVING WITH A PURPOSE

Tuesday, March 12 & Thursday, March 21

Saving money is much easier with a goal in mind. This workshop shows you how to choose the right goals for you and overcome barriers to achieving them.



REGISTER NOW

Learn more about the benefits of BALANCE

### Mark Your Calendar

Monday, May 27 - Closed for Memorial Day



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Website: [www.gofirstclass.org](http://www.gofirstclass.org)

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STAY CONNECTED



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

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