



V.12.2017

FOURTH QUARTER

## Letter from the CEO

Dear First Class Community Members,

Thank you for a successful 2017 and the opportunity to serve your financial needs. We look forward to the opportunity to serve you again in 2018.

At First Class Community Credit Union, we strive to develop new opportunities to meet your needs and enhance our existing products and services already in place. Over the next year we plan to roll out improvements such as enhanced debit card solutions, a new loan origination system that will reduce the time it takes between a loan application and funding, a redesigned website, and much more.

As a member-owned financial cooperative, we are here to meet your needs. Be on the lookout for more information in the future as we continue to work on improving your member experience with the credit union.

Sincerely,  
**Zac Pollock**  
CEO

### Shared Branching

Did you know that being a member with First Class Community Credit Union gives you access to over 5,500 branches nationwide to conduct your transactions? Visit <https://co-opcreditunions.org/locator/> to find a shared branching location, wherever you may be.

### Mobile Banking

Have you tried our mobile banking app? Download it now and try it out! Check transaction history, pay bills, search for shared branching locations and ATMs, apply for a loan, and much more all through your phone. Search for First Class Community Mobile in the Google Play store or iOS App Store!

### Rewards Program

The more you use us, the more you save! First Class Community Credit Union has a member rewards program that offers discounts on loan rates, loan closing costs, fees, and more just by using our products and services. Visit [www.fccurewards.org](http://www.fccurewards.org) to see how you can level up and reap the benefits!

### Follow First Class Community Credit Union on Social Media!

Follow First Class Community Credit Union; we would love to hear from you!



@gofcccu



facebook.com/gofirstclass

## Veterans Day Event Sponsored by First Class Community Credit Union Raises over \$107k for Veterans

On Nov. 10, First Class Community Credit Union sponsored a Veterans Day radiothon to raise funds for the American Legion of Iowa's Veteran Service and Assistance Programs.

The Vets of Valor fundraiser was hosted by Prairie Meadows Racetrack & Casino and broadcast by 93.3 KIOA from 6:00am to 6:00pm. First Class Community's staff and board of directors answered phones during the fundraiser and took donations from callers and individuals who stopped by to show support.

This year's event saw \$107,925 in donations that will be used to help veterans in need of assistance right here in Iowa. This was the fourth annual Vets of Valor event and the second consecutive event where more than \$100,000 in donations were received.



## Iowa Bankers Trying to Raise Credit Union Taxes — Your Help Needed

Credit unions provide a not-for-profit, cooperatively-owned choice in the financial marketplace. For decades, the credit union business model has saved Iowans money and provided access to credit that many could not get from a bank. With tax reform being discussed at the state level, bank lobbyists are using it as an opportunity to try and convince legislators to raise taxes on credit unions, effectively taxing their competition out of the market.

As a member-owner of your credit union, your voice matters as any tax increase is ultimately a tax on you, our owners! Please contact your state legislator today and ask them to oppose bank efforts to raise credit union taxes so Iowans like you continue to have the ability to choose a not-for-profit financial partner. We have made it easy to send your legislator an email. Please visit our website and follow the link on our front page to view, edit, and send an electronic message.

**Visit [ProtectFinancialChoice.com](http://ProtectFinancialChoice.com) to stay up-to-date on important policy issues affecting your credit union.**

## REMINDER OF FEE SCHEDULE OF INACTIVE/DORMANT ACCOUNTS.

Inactive Share/Share Draft Account Monthly Assessment-Effective 01/01/2012	Fee
Accounts under \$100 with no activity for 6 months	\$5.00 monthly
Accounts under \$300 with no activity for 24 months	\$5.00 monthly
Accounts under \$500 with no activity for 5 years	\$5.00 monthly

*\*Each account type meeting these requirements will be assessed accordingly.*

# How can you be sure you're getting **what you expected** from your **mortgage loan?**

When it comes to mortgage loans, there's no such thing as a "one-size-fits-all" solution. A mortgage professional will help you navigate all the possible options and make sure you're getting exactly what you expected.



- ✓ Pre-qualify you for a loan
- ✓ Offer advice for building or re-building your credit
- ✓ Help you find a reputable real estate agent
- ✓ Recommend the best mortgage loan for your budget, lifestyle & future goals
- ✓ Help you determine the price of home you can afford

**And best of all, we serve you your way!**

Want your loan fast with no hassles? **No problem!**

Want someone to walk beside you every step of the way? **You got it!**

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VARIETY OF LOAN CHOICES | 100% FINANCING FOR QUALIFIED BORROWERS



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# New Products and Services

This past June we were able to launch some new products and services to our home banking platform that add to the convenience for you, the member! These new services include:



- **Bill Pay:** We implemented an enhanced bill pay system that includes options for overnight check payments, same-day bill payments (for applicable vendors), online bill pay education center, and much more!
- **Person-to-Person (P2P) transfers:** Members now have the ability to send or receive funds from family members or friends via online banking or through our mobile app. The sender does not need the receiver's account information as the transaction notifications are received via email or text message where the receiver can set up authorization to receive funds.
- **Account to Account (A2A) transfers:** This new feature allows members to transfer money from their First Class Community Credit Union account to an account at another financial institution. This is different from P2P transfers as the sender would need the account information of where the funds are being sent. A2A is best utilized for members who have accounts elsewhere and need to transfer funds between the two.

**If you have not checked out these new features, we encourage you to give them a try!**

*\*Transfer fees or bill payment fees may apply.*

## 2018 HOLIDAY SCHEDULE

2018 Holiday	Date	Close
New Year's Day	Monday, Jan. 1	Closed All Day
Martin Luther King Jr. Day	Monday, Jan. 15	Closed All Day
President's Day	Monday, Feb. 19	Closed All Day
Memorial Day	Monday, May 28	Closed All Day
Independence Day	Wednesday, July 4	Closed All Day
Labor Day	Monday, Sept. 3	Closed All Day
Columbus Day	Monday, Oct. 8	Closed All Day
Veterans Day	Monday, Nov. 12	Closed All Day
Thanksgiving Day	Thursday, Nov. 22	Closed All Day
Christmas Eve	Monday, Dec. 24	Closing at Noon
Christmas Day	Tuesday, Dec. 25	Closed All Day