



# DELIVERY

A Publication of First Class Community Credit Union

## Celebrate International Credit Union Day on October 18th!

Thursday, October 18th marks the 70th anniversary of International Credit Union Day. Join us at either branch for cookies & coffee to celebrate!

## Mark Your Calendar

- Oct. 8 – Closed for Columbus Day
- Oct. 18 – Int'l Credit Union Day
- Nov. 9 – Vets of Valor Radiothon with 93.3 KIOA  
*Watch our social media pages & website for details.*
- Nov. 12 – Closed for Veterans Day
- Nov. 22 – Closed for Thanksgiving
- Dec. 24 – Open until noon (drive-up only)
- Dec. 25 – Closed for Christmas

### 2019:

- Jan. 1 – Closed for New Year's
- Jan. 21 – Closed for MLK Jr. Day
- Feb. 18 – Closed for Presidents' Day
- Apr. 7 – FCCCU's 94th Annual Meeting
- Apr. 15 – Last day to make IRA contributions for the 2018 tax year



For a limited time  
Move Your Auto Loan to FCCCU  
& receive **\$100 CASH +**  
**No Payments for 60 Days!**

Rates as low as 2.25% APR\* • No fees • Hassle-free!

**Refinance Today!**

[www.GoFirstClass.org](http://www.GoFirstClass.org)

\*APR = Annual Percentage Rate. APR for auto loans is a fixed rate and will not increase during the loan term. All loans subject to approval. Terms of repayment. Example: \$20,000 auto loan with a term of 60 months at 2.25% APR would have a monthly payment of \$352.75. Participation in FCCCU's Rewards Program required to achieve 2.25% APR. Federally insured by the NCUA. Equal Housing Opportunity. Current loans with FCCCU do not qualify for the refinance promotion of \$100 cash or 60 days no payments.

## Now Choosing the Right Credit Card is Easier than Ever

We recently launched a new credit card program that offers offers SIX different consumer cards and FOUR different business cards, all of which have their own unique benefits.

Visit our website and click on the "Loan Services" tab for features and benefits of each card.





#### MAIN OFFICE:

2051 Westown Parkway  
West Des Moines, IA 50265

#### Lobby hours:

Monday-Friday: 9:00am-5:00pm

#### Drive-up hours:

Monday-Friday: 9:00am-5:00pm  
24/7 Full Service ATM

#### EUCLID OFFICE:

303 Euclid Ave.  
Des Moines, IA 50313

#### Lobby hours:

Monday-Friday: 9:00am-5:00pm

Saturday: 9:00am-12:00pm

#### Drive-up hours:

Monday-Friday: 8:30am-5:30pm  
Saturday: 8:30am-12:00pm

Our in-office loan officers are available for walk-in traffic up to 30 minutes before the posted closing time of the lobby. If you would like to see a loan officer after this time, please speak to a representative to make an appointment.

 [www.GoFirstClass.org](http://www.GoFirstClass.org)



[facebook.com/gofirstclass](https://facebook.com/gofirstclass)



[twitter.com/GoFCCCU](https://twitter.com/GoFCCCU)

# Did You KNOW?

You can apply for a loan  
with FCCCU online  
in just 5 minutes!

*(Yep, we timed it!)*

[www.GoFirstClass.org](http://www.GoFirstClass.org)

## Message from the CEO

As a member-owned credit union, the staff and board of First Class CCU work diligently to ensure we offer you—our member-owners—the best financial services and experience possible. Often times we must implement changes in order to fulfill that promise, so I want to make you aware of two changes that are coming in the next few months.

**Website Upgrade:** As I write, we are in the process of updating our website and I'm very excited for its rollout. The new website will be easier to navigate, provide even more information about our financial services and be more aesthetically pleasing. While all of that is enough of a reason to upgrade the website, an even greater reason is that our new website will be much friendlier to those with special needs (specifically members who use sight-readers). Our new website will be user-friendly for all credit union members across all PC's and mobile devices.

**New Debit Card Program:** The second upgrade we will be launching is a new debit card program. We have spent many hours vetting debit card issuers and have selected a card issuer that will allow us to provide debit card holders with better member service and more robust fraud monitoring. New debit cards are expected to be issued in the spring of 2019 so be on the lookout as more details will be provided soon.

Please contact us if you have any questions or need assistance when changes of any kind are made. After all, the sole reason we exist is to serve you, our members. We're thankful for your business and for entrusting your personal finances to us.

Sincerely,  
Zac Pollock,  
CEO



# 2018 Holiday Loan

**We'll put some extra jingle in your Kringle!**

**Borrow \$1,000-\$2,000  
for up to 12 months  
at 7.90% APR\***

**Apply anytime at [www.GoFirstClass.org](http://www.GoFirstClass.org).**  
Loans will be disbursed on a first-come basis  
starting October 31st.

\*APR = Annual Percentage Rate. APR is a fixed rate and will not increase during the loan term. All loans subject to approval. New funds only. Loans offer expires December 31, 2018 at 12:00pm CST. Terms of repayment. Example: \$2,000 with a term of 12 months at 7.90% APR would have a monthly payment of \$173.88. Federally insured by the NCUA. Equal Housing Opportunity.

## Mortgage • Home Equity • Home Equity Line of Credit

### What's the difference?

MORTGAGE	HOME EQUITY	HOME EQUITY LINE OF CREDIT
Also known as "First Mortgage"	Also known as "Second Mortgage"	Also known as "Second Mortgage" or "HELOC"
Used to purchase your home	Can be used for any legal purpose	Can be used for any legal purpose
We can help you select the best loan type and term based on your needs	Good option for debt consolidation or any project with a fixed cost	Good for ongoing projects or when you're unsure what the total cost will be
Borrow fixed amount .	Borrow a fixed amount	Revolving credit with a limit based on your home's equity
Principal & interest payments may be fixed OR variable, depending on the type of loan you choose	Fixed payments of principal and interest	Minimum payments, often interest-only initially
Receive lump-sum payment for home	Receive lump-sum payment	Draw funds as needed for specific period of time
Interest rate may be fixed or variable, depending on the type of loan you choose	Fixed interest rate	Variable interest rate

## Are You a Thinker?

We know you have a lot of banking options, so we want to reward you for choosing First Class CCU as your credit union of choice! Our "Level Up" Rewards Program is free to join and there are 3 rewards levels. So, the more you use FCCCU, the greater the rewards!

**Our first rewards level is "Thinker."**



"Thinkers" are Enrolled in E-notices, E-statements, Online Banking & have \$100 aggregated balance.

### YOUR REWARDS:

- 3 FREE ATM withdrawals per month at any ATM\*. (Transactions at FCCCU-owned ATMs are always FREE & unlimited.)
- FREE coin counting up to \$100\*\*
- FREE debit card replacement
- FREE notary service

\*ATM owner may charge a fee if the ATM is outside of the Shazam Privilege Pay network.

\*\*After that, \$10 fee per \$100.

Visit [fccurewards.org](http://fccurewards.org) for details about our rewards program, or to sign-up for any of our 3 rewards levels!

*Get what you want in life*  
**with a Mortgage Loan,  
 Home Equity Loan  
 or Home Equity Line-of-Credit**

**Apply online at [www.GoFirstClass.org](http://www.GoFirstClass.org)  
 or call us 24-hours/day at 1-800-392-7122!**





2051 Westown Parkway  
West Des Moines, IA 50265

## In this issue

- >>We launched a NEW credit card program!
- >>Different types of home loans explained
- >>Are you a “thinker?”
- >>2018 Holiday Loan
- >>Welcome Paula Stevens!



## get to know

### **Paula Stevens, Branch Manager**

Paula started with First Class CCU in September as Branch Manager of the Euclid branch. Paula brings with her a long history in the credit union industry! Paula started her credit union career at First Iowa Community Credit Union (now First Class Community Credit Union), and then moved to the Iowa Corporate Central Credit Union. From there, she worked at CO-OP Financial Services (formerly The Members Group) for almost 31 years.

As Branch Manager for First Class CCU, Paula’s main duties are to manage the branch staff and ensure all policies and procedures are followed. Paula also assists the Executive VP with accounting duties, audits and examinations, and of course is available to assist staff and members to resolve any account issues that may arise.

While Paula has only worked with us for a little over a month, she says she already loves her job. “I love working with the great staff and membership! I missed working at a credit union and am happy to be back.”

Paula and her husband, Mike, have two daughters, Emily and Elizabeth. Outside of work, Paula enjoys spending time with family and friends, along with traveling, going to music events, playing the piano and sewing.



[www.facebook.com/gofirstclass](https://www.facebook.com/gofirstclass)  
[twitter.com/GoFCCCU](https://twitter.com/GoFCCCU)



Follow First Class Community Credit Union’s Facebook & Twitter pages for educational articles and information on upcoming events.

Federally insured by the NCUA.



EQUAL HOUSING  
OPPORTUNITY