



DELIVERY

A Publication of First Class Community Credit Union

Get Your Adventureland Tickets For July!

Celebrate “Postal Workers Appreciation Day” at Adventureland in July! In honor of our many members with postal ties and our heritage of being a postal employees’ credit union, we will be selling Adventureland tickets for just \$33 each – that’s \$12 off the gate price. Tickets will be valid from July 1-31, and sales will begin soon, so watch for another announcement!

Mark Your Calendar

- May 28 – Closed for Memorial Day
- July 1-31 – Enjoy discounted Adventureland tickets
- July 4 – Closed for Independence Day
- Sept. 3 – Closed for Labor Day
- Oct. 8 – Closed for Columbus Day

Drive Away Happy

Sign your paperwork securely from anywhere, on any device, with DocuSign!

New, Used or Refinanced Auto Loans as low as

1.99% APR*

 | **With terms up to 72 months****

No cost to get Pre-Approved or to Refinance. Apply Today!

*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 72 months at 4.50% APR would have a monthly payment of \$317.

MYTH BUSTER #1:

No, you don't need **20% down** to buy a home.



We have a variety of mortgage loan options that require little to no money down to purchase a new home. Ask us for a **FREE** Mortgage Pre-Approval to determine if it's time for you to begin searching for a new home!

Call or email **Brooke Hermann, our Mortgage Loan Originator**, at (515) 509-1537 or email brookeh@premierla.org today!





MAIN OFFICE:

2051 Westtown 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.



facebook.com/gofirstclass



twitter.com/GoFCCCU

Did You KNOW?

FCCCU was chartered in 1925 & is the oldest credit union in Iowa!

Message from the CEO

For decades, credit unions have operated under a not-for-profit, cooperatively-owned business model to provide Iowans with a choice in the financial marketplace. It's a model that was originally created by groups of people who shared a common bond and had limited access to financial services, and that same cooperative model still exists today. Over the years, credit unions have benefitted Iowans with millions of dollars saved, and millions of dollars loaned – dollars that Iowans could not get from a bank. That's because credit unions in general, and First Class Community Credit Union in particular, operate with the goal of serving the best interests of their member-owners. Banks, on the other hand, operate with the primary goal of maximizing profits for their shareholders.

By now, many of you have probably heard the 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. Bankers are saying that credit unions don't pay their fair share of taxes, which is untrue. Credit unions pay a money and credits tax, which is an annual tax based on the amount of reserves they are reporting, in addition to property taxes, payroll taxes and sales taxes.

Many bankers use the argument that credit unions have an unfair advantage in the marketplace. If this is true, then why aren't banks converting to the credit union's not-for-profit business model? Because credit unions and banks are philosophically different. Credit unions are member-owned, operate with the goal of returning earnings to members in the form of lower fees and competitive rates, and serve a defined field of membership, among many other differences.

The bottom line is that credit unions offer consumers a financial choice. The tax reform that banks are lobbying for is an attack on your financial choice, as a member and a consumer. Please contact your state legislator today and ask them to oppose bank efforts to raise credit union taxes. After all, a tax on us is a tax on you, our owners.

Visit ProtectFinancialChoice.com to stay up-to-date on important policy issues affecting your credit union.

Sincerely,
Zac Pollock,
CEO



We Need Google & Facebook Reviews!

More and more consumers use online reviews to decide what companies they will work with. If you've had a great experience with First Class CCU, please share your

story on our Google and Facebook pages. Simply Google "First Class Community Credit Union" to leave a Google Review, or visit our Facebook page and click on "Reviews" to leave a Facebook review.

Turn Your Everyday Banking into Rewards!

We know you have a lot of banking options, so we want to reward you for choosing First Class Community Credit Union 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!



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

YOUR REWARDS:

- 3 FREE ATM withdrawals per month
- FREE coin counting up to \$100*
- FREE debit card replacement
- FREE notary service

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



“Planners” have a Share Draft Account, are enrolled in E-Notices, E-Statements, Online Banking, Direct Deposit, and have a Debit Card and Active Loan.

YOUR REWARDS:

- 5 FREE ATM withdrawals per month
- FREE coin counting up to \$250*
- FREE debit card replacement
- FREE notary service
- .50% APR discount on loans**
- Up to \$250 credit on home equity loan closing costs
- No fee for Atira gift cards (up to 5 cards/visit)

*After that, \$10 fee per \$100
 **APR = Annual Percentage Rate. Includes risk-based lending and unsecured personal



“Achievers” have a Share Draft Account, are enrolled in E-Notices, E-Statements, Online Banking, Direct Deposit, have a Debit Card and Loan Balances Aggregate of more than \$10,000.

YOUR REWARDS:

- 7 FREE ATM withdrawals per month
- FREE coin counting up to \$500*
- FREE debit card replacement
- FREE notary service
- 1.00% APR discount on loans**
- Up to \$500 credit on home equity loan closing costs
- No fee for Atira gift cards (up to 10 cards/visit)
- \$5.00 discount on domestic wire transfers
- No fees on stop payments on personal checks

*After that, \$10 fee per \$100
 **APR = Annual Percentage Rate. Includes risk-based lending and unsecured personal

LEVEL UP

REWARDS PROGRAM



Summer Travel Reminders:



- 1 If you're taking your FCCCU credit card on vacation, be sure to call the number on the back of your card before you travel. If you plan to use your FCCCU debit card internationally, please call our office. If we're not aware of your travel plans, we may suspect fraud and suspend your cards if we can't reach you.
- 2 If you need cash, visit www.shazam.net to search for a no-fee Privileged Status ATM
- 3 You can access your FCCCU accounts at thousands of Shared Branching locations throughout the U.S. Visit www.co-opcreditunions.org to find one near you.
- 4 Thanks to our online & mobile services, if your phone or computer is on, we're open & ready to serve you!

Results of Your 93rd Annual Meeting

Thank you to all the members who attended the 93rd Annual Meeting of First Class Community Credit Union on April 8th! Congratulations to incumbents Marc Swanson, Francis Mowery, Gary Olson, and James Gearhart, all of whom were elected to the board of directors by acclamation and will serve three-year terms.

Your 2018/2019 Board of Directors:

Lance Coles	Francis Mowery
Carol Cowling	Gary Olson
Craig Doster	Randy Pelham
James Gearhart	Marc Swanson
Matt Main	Patricia Tonsi
Larry Moore	





2051 Westown Parkway
West Des Moines, IA 50265

In this issue

- >> Message from the CEO: Credit union tax legislation
- >> Turn Your Everyday Banking into Rewards!
- >> Summer Travel Reminders
- >> Results of Your 93rd Annual Meeting
- >> You Should get to Know: Mitzi Patton

You should get to know

Mitzi Patton, Member Service Representative



Mitzi has been a member and employee of First Class CCU for nearly 20 years! Mitzi works in the call center and is typically the friendly voice you'll hear when you call the credit union. In her role, Mitzi helps members with anything they need and is the go-to person for just about any problem or question!

Mitzi says her favorite part of the job is working and talking with the members. "I enjoy being able to help our members," said Mitzi. "I've met a lot of members over the years and it is a joy to talk with them and help them in any way I can."

Mitzi will celebrate her 20-year wedding anniversary with husband, Virgil, this year! They enjoy spending time with their son, Keon, and his wife, Tori, who have five children and a grandchild of their own. Mitzi enjoys attending sporting events, family functions and church with her family.

Stay Active To Avoid Fees

We don't like feeing our members. Period. However, if your account has no activity after six months, it's considered an "inactive" account and we have to implement a small fee to maintain your accounts.

Simply use your FCCCU accounts to avoid the fee!

Inactive Share / Share Draft Account Monthly Assessment	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.



www.facebook.com/gofirstclass
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.

