

FIRST CLASS[®]

FEDERAL CREDIT UNION

CENT\$IBLE TIMES

PENNSYLVANIA'S OLDEST CREDIT UNION ~ WHERE SERVICE AND VALUE MEET[®]

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NEW! \$25 Dollar Minimum.

Effective January 1, 2011 First Class Federal Credit Union lowered the minimum balance to \$25. All Regular Share accounts reflect your new available balance. Big Buck Accounts remain a \$10 minimum.

Get ready to Rock!

Tell your Friends why "My Credit Union Rocks" on Facebook! NOW until July 15th



All you have to do is "Like" First Class Federal Credit Union on Facebook and post a message why "My Credit Union Rocks" on our page! You will be entered for your chance to win **2 Tickets to SUGARLAND** concert at the Great Allentown Fair or **2 Tickets to STRAIGHT NO CHASER** concert at MusikFest 2011!*



"Like" us!

* Entries must be a Member of First Class Federal Credit Union. Member must be in good standing to qualify to win a pair of tickets to the listed concerts. You will be contacted by a First Class Federal Credit Union Member Service Representative upon winning. Your name will also be announced in the quarterly newsletter.



My Credit Union

Rocks!

Open a Big Bucks Youth Account or make a deposit into your existing Big Bucks Youth Account to receive a "My Credit Union Rocks" Gift... a picture of you "Rocking Out" & enter to win an iTunes Gift Card!

April 17-23

National Credit Union Youth Week™

Parents, Grandparents, Aunts & Uncles...

National Credit Union Youth Week is a great time to open a Big Bucks Savings Account for the lil' Rockstar in your life! A minimum balance of \$10.00 is required to open the account along with our one-time membership fee of 25 cents! If your star has just made a grand debut into your world, the credit union will make the initial \$10 deposit for babies birth to 12 months old. First Class FCU will need a valid Social Security number for the child, and proper ID from the adult joint owner. As a member, your youngster will receive activity filled Newsletters 2x a year along with fun youth events throughout the year! We even offer a "Big Bucks Play Room", a safe place for your youngster to play while you handle your finances. Make it a family tradition to come to the FCFCU. It's a great way to teach kids that saving at First Class FCU ROCKS!

A PENNY SAVED IS A PENNY EARNED. ~ BENJAMIN FRANKLIN

People helping people... and pets, too!



PINS FOR PETS

took place
March 12, 2011 at
Jordan Lanes,
Allentown PA.
Jen, Kathy, Karen
& Veronica
raised \$211 for
The Center For
Animal Health & Welfare.



CELL PHONE COLLECTION

Drop off your used and unwanted cell phones in our basket for Turning Point Of The Lehigh Valley, Inc. located in our Main and Easton Offices. So far our members cell phone donations have totaled \$86.75 to help victims of domestic violence.

THANK YOU TO EVERYONE
WHO PARTICIPATES!

Pets Rock!

During the month of April*
bring in a donation to benefit

The Center For Animal
Health & Welfare

for your chance to
win an Easter Basket*!

Pick up a Donation list at
First Class FCU
or find it online at
www.healthyanimalcenter.org

*Drawing will take place April 22nd!



Free! GAP INSURANCE*

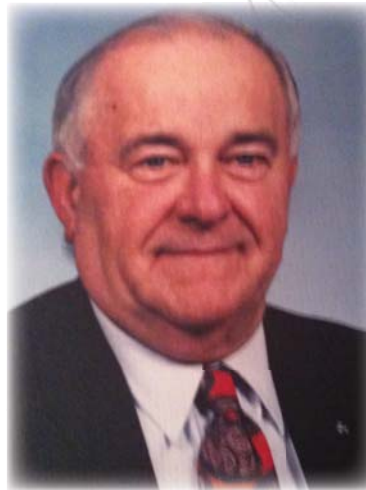


A GREAT DEAL JUST GOT BETTER!

You already know what a great deal you get when you finance your purchased new or used vehicle with First Class. We are going to do this one better! Starting now, when you finance your new or used vehicle with us, we will provide you with **FREE GAP INSURANCE!** * *Gap Insurance protects you from a deficient balance that arises when the insurance company payoff on a totaled vehicle doesn't cover the entire loan balance. This could end up costing you thousands of dollars! More and more insurers are choosing to declare a vehicle a loss rather than fix it when a vehicle is involved in a major accident. The FREE GAP INSURANCE* will payoff any deficient balance you may owe, pay your insurance deductible up to \$1,000.00 AND give you \$1,000.00 towards your next vehicle if it is financed through First Class.* This insurance product at a Bank or Dealer can cost as much as \$600.00!! Even worse your deductible and \$1,000.00 towards your next vehicle are not covered. If you really needed a reason to use First Class, you just got one. Our ability to help you not overpay for a vehicle and also prevent you from falling for the 0% scam, while getting a great rate should be enough. Add the FREE GAP INSURANCE* and you have a deal that is unmatched. Call, click or stop by today and let us help you take advantage of this opportunity. **Act now!**

* Free Gap Insurance available on all vehicle loans financed for \$10,000.00 or more and to a member(s) who use First Class FCU as their PFI (Primary Financial Institution) as determined by the credit union. This offer is for a limited time and can be revoked at any time by the credit union without prior notice.

In Memoriam



Joseph R. Marushak
(1934 - 2011)
a Board Member Emeritus and former Treasurer of our credit union passed away on February 15th, 2011. In 1988, he was elected to the Board of Directors and became Treasurer in 1996. He was a

dedicated volunteer who always wanted the best for First Class Federal Credit Union and its members. Joe will be missed.

All NEW Federal Government Benefit Payments



Starting May 1, 2011

**will be paid
electronically!**

Retiring or Applying for Federal benefits on or after May 1, 2011 will require you to set up an electronic payment.

The U.S. Department of the Treasury has announced that all payments from the Social Security Administration, Veterans Affairs, Railroad Retirement Board, Office of Personal Management or Department of Labor **applied for on or after May 1, 2011 will only be paid by direct deposit.** If you do not specify direct deposit into your financial institution, you will be automatically enrolled in the government's Direct Express Debit MasterCard program.

If you already receive federal benefits by paper check through the mail, you will be required to switch to an electronic form of payment by March 1, 2013. Making the switch is fast, easy and free. You can visit www.GoDirect.org or call the U.S. Treasury help helpline at 1 (800) 333-1795. Call First Class FCU at 610-439-4102, and a Member Service Representative can help you with the information you will need to set up your direct deposit to your account here at First Class FCU.



Get-a-Way!

Vacation Loan Special!

Get all your ducks in a row for a great summer!

May 2, 2011 through June 30, 2011

Call, Click, or Come in and Apply Today!

8.99%* APR

*Limited time only. May 2, 2011- June 30, 2011.

A qualified member can obtain a Vacation loan up to \$1,200. The minimum loan granted shall be \$500. The maximum maturity shall be twelve (12) months. 8.99%APR for active Share Draft Members who use FCFCu as their PFI⁽¹⁾. 10.99% APR for Non-Active Share Draft Members.

⁽¹⁾ PFI - Primary Financial Institution

Member Discounts:

Park Tickets Coming Soon!

www.getawaytoday.com

www.Pocono-Getaways.com



Earth Day is
April 22, 2011

Save a tree!

Sign up for First Class...*anyWHERE!*[®]
to begin receiving an e-statement that you can
review online when you log onto our
secure home banking program!

REMINDER: (main office)
First Class is open until 6PM Thursday and Friday.

IPHONE APP

Available on the iPhone

Conveniently
locate any of the
40,000+
surcharge-free
ATMs on your
iphone



AUDIO RESPONSE SYSTEM



toll free
24hour

610-776-7470 or

1-888-587-2834

SECURITY



AND FRAUD ALERTS

online at
www.firstclass.org

April 15th deadline for

IRA Contributions for 2010

Maximum Contribution 50yrs.+up to \$6,000

Maximum Contribution under 50yrs.\$5,000

Maximum Contribution for Coverdell\$2,000

Contributions can be made for 2010

until close of business on

Friday, April 15, 2011.

FIRST CLASS®

FEDERAL CREDIT UNION

Board of Directors

Darryl Crum, Chairman
Edward Schmidt, Vice Chairman
Neal Benner, Secretary
Earl Holland, Treasurer
Ron Fulmer
James Krupka
John Krupka
Glenn Pearson
Herman Smith

Staff

Albert Farnschlader, President/CEO
Karen Speicher, Director of Operations
Angela Bashaw
Beverly Butz
Annette Easley
Leeann Edinger
Frank "Joey" Gibiser
Rosemarie Gitch
Donna Greene
Jennifer Lawson
Mary Muster
Elizabeth Todaro

Locations

Main Office

510 Business Park Lane
Allentown, PA 18109-9114
M-W 9AM-5PM
TH & F 9AM-6PM
(610) 439-4102
TOLL FREE 1-888-458-7332
FAX (610)439-1323

Easton Office

650 S. Greenwood Ave.
Easton, PA 18042
M-W 9AM-5PM
TH&F 9AM-5:30PM
Closed 12PM-1PM (Lunch)

WEBSITE

www.firstclass.org



SHARE RATES (As of April 1, 2011)

APY*	RATES	
Regular Share Account	.60%	.60%
The most convenient deposit account available		
Big Buck's Account	.60%	.60%
Fun & easy for kids to save.		
I.R.A.'s	2.47%	2.50%
(Roth, Traditional & Coverdell)		
Tax Share Account	.60%	.60%
"Other" Share Account	.60%	.60%
Dividend calculated on average daily balance and paid monthly		
Christmas Club	.60%	.60%
Funds transferred first week in Nov., no penalty for early withdrawal.		
Vacation Club	.60%	.60%
Funds transferred first week in May, no penalty for early withdrawal.		
*Annual Percentage Yield		

LOAN RATES (As of April 1, 2011)

Lower rates apply to those members who use the Credit Union as their Primary Financial Institution (PFI) & will be determined by the loan officer.

	NON ACTIVE	ACTIVE DRAFT
New Auto (100% Financing)		
36 months	5.74%	5.24%
48 months	5.99%	5.49%
60 months	6.24%	5.74%
72 months*	6.74%	6.24%
New Auto (80% Financing)		
36 months	5.24%	4.74%
48 months	5.49%	4.99%
60 months	5.74%	5.24%
72 months*	6.24%	5.74%
*Available on loan amounts greater than \$25,000.		
Used Auto (Based on NADA average retail value)		
60 months ('07-'11)	6.74%	5.74%
60 months ('04-'06)	7.74%	6.74%
Signature (Maximum \$10,000)		
36 months	13.50%	12.50%
60 months	14.50%	13.50%
Quickdraw (\$1,000-\$10,000) Line of Credit	13.50%	12.50%
Share Secured (Maximum \$10,000)		
60 months	8.50%	8.00%
Vacation/Holiday Loan (Maximum \$1,200)		
12 months	10.99%	9.99%
VISA* (Maximum \$10,000)	12.90%	

HOME EQUITY PRODUCTS

Home Equity Line of Credit (Variable Rate)		
60 months	7.25%	5.25%
Fixed Home Equity Rate		
60 months	6.24%	5.24%
120 months	6.99%	6.49%
HOMEFLEX Equity Loan		
5 yr. Balloon	6.24%	5.24%
(Maximum payment schedule up to 30 yrs.)		

Interest Rates subject to change without notice!

*VISA is a Registered Trademark of VISA International Service Association. Used by permission.