

FIRST CLASS®

FEDERAL CREDIT UNION

Ways To Use First Class FCU

CASH

- @ the main office via phone request while in our lot. (If and when lobby should close.)
- @ the main office in person when the lobby is open.
- ATM withdrawal via VISA Check Card (8 free per month for schedule A members.)
- POS Transaction via VISA Check Card, request cash back from merchant. (Unlimited. Free for schedule A members.)

CHECKS

- Request a check from Audio Response/First Class...Anywhere! (\$2.00 Fee)
- @ the main office in person when lobby is open.
- @ the main office via phone request while in our lot. (If and when our lobby should close.)

DEPOSITS/LOAN PAYMENTS

- @ the main office night drop during office hours. (Posted immediately & receipt mailed.)
- @ the main office night drop after hours.
- Via US Mail. Write "For deposit only and the account #" on check where it's to be deposited. In addition, all insurance and treasury checks must be endorsed. Usually, same day availability when received if endorsed properly and less than \$5,525.
- @ the main office in person when the lobby is open.
- Via remote deposit capture with your cellphone. (Requires First Class...Anywhere!)
- Via ATM. FIVE BUSINESS DAY HOLD AFTER DAY OF DEPOSIT. (No fee for schedule A members.)

TRANSFERS

- Via our Audio Response system action codes: 21-Savings to Draft, 22 – Draft to Savings, 29-Between any two suffixes within your account, 28-transfer to another account (Must have completed transfer request card.)
- Via First Class...Anywhere! (Allows transfers to any accounts you are on as an owner and or any accounts that are set-up with a transfer request card.)
- Via fax @ 610-439-1323. Requires written instructions and your signature to be completed.
- @ the main office via written request on envelope in night drop (During business hours if an when the lobby should close.)
- @ the main office in person when the lobby is open.
- Via A2A and P2P items through Online Bill Pay. (Must be signed up for First Class...Anywhere! And Online Bill Pay. 8 items per month free for schedule A members.)
- Via wire transfers. (Incoming wires \$15, Outgoing wires \$35, Requires wiring instructions & signature for outgoing.)
- Via ATM with VISA Check Card. (Between your checking and savings accounts. \$2 per transfer)

LOANS

- Apply via internet at firstclass.org. Select loan type and apply on-line.
- Apply via fax @ 610-439-1323.
- Apply and receive applications via US Mail.
- We encourage members to make an appointment when applying for a loan or opening a new account.
- Phone: 610-439-4102
- Fax: 610-439-1323
- Web: www.firstclass.org