

# **FIRST CLASS®**

FEDERAL CREDIT UNION

## *Ways To Use First Class FCU*

### **CASH**

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- @ 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**

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- 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 parking lot.(if and when our lobby should close)

### **DEPOSITS / LOAN PAYMENTS**

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- @ 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**

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- 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 and 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 \$10, Outgoing wires \$30, Requires wiring instructions & signature for outgoing)
- Via ATM with VISA Check Card. (Between your checking and savings accounts. \$2 per transfer)

### **LOANS**

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- By appointment only. (As of 1/19/21)
- Apply via Internet at [firstclass.org](http://firstclass.org). Select loan type and apply on-line.
- Apply via fax @ 610.439.1323.
- Apply and receive applications via US Mail.