

First Class Mortgage is committed to offering our customers a faster, less frustrating and less expensive mortgage experience. Our team uses our 120 years of combined knowledge, professional experience, and vast industry contacts to ensure we offer every customer the best product possible.

Our focus is on people, with the understanding that each borrower has a different set of financial circumstances requiring a customized mortgage.

Please contact the Credit Union if you have questions or if you would like to apply!

## IRS Direct

Your 2022 Tax Refund arrives quicker, safer and easier with this direct deposit service from the IRS and your credit union. According to the IRS, direct deposit of your return will enable the IRS to deposit your refund into your credit union account up to 3 weeks earlier than if you were to receive it by mail. Simply include your credit union information directly on your IRS 1040 form in the section labeled "Refund". Credit Union Routing (ABA) Number 291973289 and your Credit Union Account Number. Call us if you have any questions.

## ARE HIGH INTEREST CREDIT CARDS GIVING YOU A HEADACHE?



ACECU'S PLATINUM VISA CAN HELP!

Rates as low as 9.9% \* ~ No Annual Fee

Great way to establish credit!

STOP IN FOR AN APPLICATION TODAY!



\* Annual Percentage Rate - to qualify for the lowest rate, member must meet minimum credit score criteria