



Fidel Gonzalez  
President/CEO

## President/CEO Message

We just finished the third quarter of the year and I am happy to report that your credit union is having a great year so far. We have experienced growth in deposits, loans and members. We are currently working on the completion of our Imperial Branch and we are on target to open the office before the end of the year. Our Refinance for A Cause campaign was a great success and

I want to thank all the members that took advantage of the opportunity to lower their auto loan rate and help a local charity. We were able to help the following four organizations with donations so they can continue to fulfill their mission of helping others:

- Imperial Valley Food Bank
- Autism Support of Imperial County
- Humane Society of Imperial County
- Woman Haven Center for Family Solutions

At First Imperial Credit Union, safeguarding your account is an important part of our business. No matter how careful you are with your financial records, criminals are always looking for ways to access your debit card information to make unauthorized purchases. To combat this threat, we use Falcon, a leading fraud protection service to monitor your accounts and detect suspicious activity. In order to keep your account protected we ask that you help us with the following:

- Notify us if you will be traveling outside the state and plan to use your debit card.
- Make certain that the phone number you have on file with us is current so you can be easily contacted if any questionable activity is detected on your account.
- Protect your card and card information.
- Regularly monitor your statements for any activity that is not yours
- If you are contacted by a fraud specialist, please return the call as soon as possible.

I want to thank you for your membership and trust in us. On behalf of our Board of Directors and staff, we want to wish you a safe and happy holiday season.

## WE ARE EXTENDING OUR IVC BRANCH HOURS!

Starting mid-October, our IVC branch will be extending its operating hours! We will now have a Members Service Officer on site, **Monday – Thursday from 9AM to 3:30PM** (closed for lunch from 12-12:30PM). We are happy to continue to service the students, faculty and guests of the Imperial Valley College!



4th Quarter 2016



FICU wants to let our members know that we appreciate their business and we know Valley residents have choices.

We ask our members to share their experiences with friends and family and pass along this informational flyer!

### FICU Members Enjoy the Following Benefits:



[www.ficu.com](http://www.ficu.com)

- FREE Checking
- Mobile & Online Banking
- Mobile Deposit w/ Mobile App
- Great Rates on Home & Auto Loans
- Largest FREE & Co-Op ATM Network

Dial: 760.352.1540

 /FirstImperialCU

EL CENTRO

BRAWLEY

CALEXICO

IMPERIAL VALLEY COLLEGE



Our members asked for it and we delivered! We are very excited to be opening the doors to our new Imperial Branch in the next few weeks! Our new branch will be located on the southwest corner of the new Worthington Square. Please follow us on Facebook ([firstimperialcu](https://www.facebook.com/firstimperialcu)) for the latest information on our grand opening.





## EL CENTRO OFFICE

1602 W. Main Street  
El Centro, CA 92243  
Toll Free: (877) 352-1540  
Phone: (760) 352-1540  
Fax: (760) 352-1887

## BRAWLEY OFFICE

409 W. Main Street  
Brawley, CA 92227  
Phone: (760) 352-1540  
Fax: (760) 351-2336

## CALEXICO OFFICE

2534 Rockwood Ave. Unit 1A  
Calexico, CA 92231  
(across from Wal-Mart)  
Phone: (760) 352-1540  
Fax: (760) 357-3979

### Business Hours

Monday, Tuesday, & Thursday  
9:00 a.m. to 5:00 p.m.

Wednesdays  
10:00 a.m. to 5:00 p.m.

Fridays  
9:00 a.m. to 6:00 p.m.

Saturdays  
9:00 a.m. to 1:00pm  
(El Centro Only)

Drive-up open regular Business Hours

## IMPERIAL VALLEY COLLEGE OFFICE

380 E. Aten Rd. RM 209  
Imperial CA 92251  
Phone: (760) 355-1163

Monday, Tuesday, Wednesday & Thursday  
9:00 a.m. to 3:30 p.m.  
closed for lunch 12:00 p.m. to 12:30 p.m.

### 24 Hour Audio Teller (E-Z Teller)

(888) 362-2093  
Password Needed  
(760) 352-1540

## WEBSITE ADDRESS

**www.ficu.com**

Sign up for free home banking access online

### Current Loan Rates as low as:

New Auto Loans	1.99% APR*
Used Auto Loans	2.49% APR*
New/Used Recreational Vehicles	7.99% APR*
Premier Creditline	11.99% APR*
Regular Creditline	12.99% APR*
Signature Loans	13.00% APR*
Debt Consolidation Loans	13.00% APR*

Call or come see us for current mortgage loan rates!

\*Loan rates subject to change at any time.



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# FREE AUTO BUYING SEMINAR

FICU will be hosting a **FREE Auto Buying Seminar** on **Tuesday, October 18, 2016 at 6PM** in our **El Centro Branch**.

We will be discussing the best options to purchase your next vehicle. We will also be providing snacks and have several door prizes to raffle off. This seminar is open to the entire community, regardless of membership. Stop by and bring a friend!



## Mark Your Calendar

We will be closed on the following holidays:

### Veterans' Day

Friday, November 11, 2016

### Thanksgiving

Thursday, November 24, 2016

### Day After Thanksgiving

Friday, November 25, 2016

### Monday after Christmas Day

Monday, December 26, 2016

### Monday after New Year's Day

Monday, January 2, 2017



## Mobile Banking with Mobile Deposit at FICU!

Banking at your fingertips! FICU Mobile banking app is one of the best ways to keep up to date and view your transactions. Members can also make transfers, check balances, make person to person payments and now make mobile deposits! The app is available through Google Play store and the Apple iTunes Store.

**Download the free app today!**



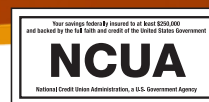
### Refinance For a Cause Recipients:

Imperial Valley Food Bank  
Humane Society of Imperial County  
Woman Haven Center for Family Solutions  
Autism Support of Imperial County

### FOLLOW US ON:



FirstImperialFCU



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.