





**FICU TAKE
US WITH YOU!**

<p>ONLINE BANKING www.ficu.com</p> <p>MOBILE BANKING APP</p>  	<p>SIGN UP FOR E-STATEMENTS</p>	<p>MOBILE CHECK DEPOSITS</p> <p>TAKE A MOBILE IMAGE OF YOUR CHECK FOR SAME-DAY DEPOSIT <small>*Restrictions may apply</small></p>
<p>APPLY FOR LOANS ONLINE</p> <p>SAVE TIME BY APPLYING ONLINE WITH THE RICHI MOBILE APP/WEBSITE</p>	<p>iPay</p> <p>OUR FREE AND CONVENIENT BILL PAY SYSTEM</p>	<p>MULTIPLE LAYERS OF SECURITY</p> <p>PASSWORD PROTECTION INTERNET FIREWALLS THAT WILL HELP KEEP YOUR INFORMATION SAFE AND SECURE</p>

FIRST IMPERIAL CREDIT UNION

Follow us!

Facebook Twitter YouTube Instagram (FirstImperialCU)

www.ficu.com

SOME RESTRICTIONS APPLY FOR ONLINE SERVICES. PLEASE SEE A MEMBER SERVICES OFFICER FOR A COPY OF OUR FULL DISCLOSURES.

REFINANCE

FOR A CAUSE

-\$100 CASH BONUS

**PLUS FICU WILL DONATE
\$50 CASH**
IN YOUR NAME TO ANY OF
THESE LOCAL CHARITIES!



Your loan rate will not be reduced to less than 3% APR. Members must provide documentation acceptable to credit union of their existing rate and term with another lender to qualify for the 2% rate discount. \$10,000 minimum loan amount required, no cash out, and maximum loan to value financed is 116% of Kelley Blue Book Suggested Retail. The \$100 cash bonus will be deposited into members' accounts within two business days of the \$50 donation to the single charity of choice will be issued in full collection at check at the end of the month to the organization. All vehicles financed are subject to inspection; offer applies to 2010 and new models only. Subject to credit approval and membership eligibility requirements apply. Any other loan discount will not apply. Other restrictions may apply. First payment may be delayed up to 90 days after the loan is funded. Interest will start to accrue on the day the loan is funded. Promotion ends July 15, 2016.



First Imperial Credit Union is here to serve our members and all the communities in Imperial County. We are committed to helping you improve your financial life so that you are able to reach your financial goals. With this in mind, our organization has a mission statement and four core values which form the foundation for the work we do and guide our actions.

We are committed to providing quality and affordable financial products/services meeting the needs of our membership and community through exceptional customer service.

Members

- We know our members are the number one priority in our organization.
- We treat members with care, fairness and respect.
- We strive to provide the best service possible, creating long-term financial partnerships.

- We understand our success is dependent upon our collective energy and teamwork.
- We treat each other with fairness and dignity, recognizing everyone's unique talents.
- We encourage a positive and productive environment by supporting balance between work and personal life.

- We are committed to honest and open communication.
- We build member trust through the sincerity and integrity of our actions.
- We deliver good value and service in order to build trust with our members.

- We are actively involved in supporting the growth and quality of life in our community.
- We support local organizations by making donations of time, talent and money.
- We promote and provide education to improve financial decisions and literacy.

If at any time you feel that we are not fulfilling our mission and/or living up to our core values I encourage you to contact me. Member feedback is critical so that we can continue to improve. Thank you for giving us the opportunity to serve you.

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) 351-2988
Fax: (760) 351-2336

CALEXICO OFFICE

2534 Rockwood Ave., Unit 1A
(across from Wal-Mart) Calexico, CA 92231
Phone: (760) 357-5117
Fax: (760) 357-3979

IMPERIAL VALLEY COLLEGE OFFICE

380 East Aten Rd., Room 209
Imperial, CA 92251
Phone: (760) 352-1540

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 1:00 p.m. (El Centro Only)

Drive-Up (El Centro Only)

Same as Business Hours listed above

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/Used Auto Loans	1.99% APR*
New/Used Recreational Vehicles	7.99% APR*
Premier Creditline	11.99% APR*
Regular Creditline	12.99% APR*
Signature Loans	11.99% APR*
Vacation Loans:	8.69% APR*
AC Loans	8.99% APR*

Call or come see us for current mortgage loan rates!

*Loan rates subject to change at any time.

FASTCASH

BETTER THAN A PAYDAY LOAN

GET A MAXIMUM
OF \$500

UP TO 60
DAYS TO REPAY

HELPS YOUR
CREDIT SCORE

SAME DAY
FUNDING

SAME DAY
APPROVALS



Facebook Twitter LinkedIn YouTube

www.ficu.com

FastCash from FICU!

Are you using Payday loans? FastCash from FICU is the best alternative to payday lending. We offer better terms and give you more time to pay it off! If you are a member at FICU and have direct deposit, don't waste money with payday loans that charge outrageous fees and interest rates. FastCash is the way to go!

FICU DONATES TO LOCAL CHARITIES AND NONPROFITS

FICU employees donated several items of clothing to the Center for Family Solutions. This clothing will be used as career wardrobe for several women in the Imperial Valley that are in need.



FOLLOW US ON:



FirstImperialFCU

Mark Your Calendar

We will be closed on
the following holidays:

Memorial Day

Monday, May 30, 2016

Independence Day

Monday, July 4, 2016

Ready for Summer?

Keep COOL with an AC
Loan from FICU! Rates
as low as **8.99% APR***



* Annual Percentage Rate. All applicants are subject to credit approval. Rates and terms are subject to change anytime without notice. A \$7,500 loan with an interest rate of 8.99% APR requires a monthly payment of \$186.68. Promotion expires on 9/30/15.

FICU and Imperial Valley College Partnership

Our IVC office is open Tuesdays, Wednesdays, and Thursdays from 11:30AM - 3:30PM and offers products and services for EVERYONE! Faculty, students and guests are welcome to walk into Room 209, to open accounts, apply for loans or get information. Come by and see us!