



Fidel Gonzalez
President/CEO

President/CEO Message

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.

Mission Statement

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

Core Values

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.

Employees

- 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.

Trust

- · 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.

Community

- 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.



Mobile and Online Banking was never this easy!



Take advantage of all the perks that come with an FICU account and stay connected any time, no matter where you are for FREE!



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 account within two business days. The \$50 donation to the single charity of choice will be issued in one collective check at the end of the month to each 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. Fire 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.

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 Creditine
 11.99% APR*

 Regular Creditine
 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 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

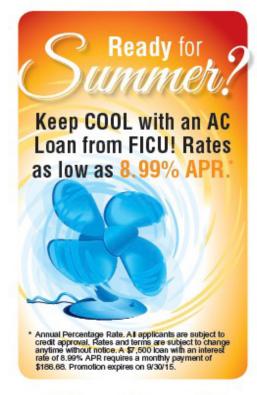
FICU employees donated several items of clothing to the Center for Family Solutions. This clothing will be used as career wardrobe for several women in the Imperial Valley that are in need.





FirstImperialFCU





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!



