

Fidel Gonzalez
President/CEO

President/CEO Message

First Imperial Credit Union (FICU) was established on August 21, 1942, when they were granted a Federal Charter under the name of Imperial Federal Credit Union serving primarily Imperial Irrigation District (IID) employees. Today, our credit union is able to serve anyone that lives, works

or worships in Imperial County. We currently have over 15,000 members and we still continue our promise of financially helping and educating our members and community.

This year we are celebrating 75 years of providing financial services in this great community. We are proud to say that we are a strong and secure financial institution that holds its members as its highest priority. As a not-for-profit organization, FICU can focus all efforts on member service. We take this distinction to the next level by creating a positive banking experience through ease of accessibility to in-person banking and/or online access.

new FICU Debit Cards



Members should be receiving the brand new EMV chip cards that will replace your existing debit cards. For your protection, you will have a new card number and P.I.N. (P.I.N. will come in a separate mailing a few days later) P.I.N.s can also be customized by using the code and number found in the separate mailing.

Why EMV chip cards?

EMV chip cards contain a computer chip that provides extra layers of protection for your debit card. It stores your information dynamically, making it much more difficult for fraudsters to steal your card information.

Contact Us

Please call our Member Service line at **760.352.1540**, option 1, should you have any questions or concerns about your new card.

2nd Quarter 2017



Celebration

2017 marks First Imperial Credit Union's 75th anniversary! We are excited for all these years of constant improvement and commitment to our members and we owe it all to you. We would like to invite you to celebrate our anniversary at our 2017 annual meeting of members:

DATE: Wednesday, 5/10/17
TIME: 6:00 p.m.
LOCATION: 1602 W. Main Street
El Centro, CA 92243

If you have any questions about our celebration, or suggestions for further improvements, please don't hesitate to contact us. We'd love to hear from you. Always feel free to visit our branches, email our member services department, or call us for any assistance we may provide. Thank you for allowing us to serve you for the past 75 years.

First Imperial Credit Union will be closed on the following holidays:

MEMORIAL DAY	INDEPENDENCE DAY
Monday, May 29, 2017	Tuesday, July 4, 2017

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

IMPERIAL OFFICE

123 W. Barioni Blvd. Ste. D
Imperial, CA 92251
Phone: (760) 352-1540
Fax: (760) 351-2336

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.

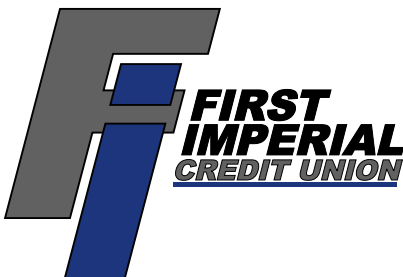
24 Hour Audio Teller (E-Z Teller)

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

WEBSITE ADDRESS

www.ficu.com

Sign up for free home banking access online



READY FOR

SUMMER

?

Keep COOL with an AC Loan from FICU! Rates as low as 8.49% 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 8.49% APR requires a monthly payment of \$186.03. Promotion starts 5/1/17 expires on 9/30/17.

We Want To Keep Improving For Our Members!

FICU thanks our members for taking the time to complete our surveys. We are proud to announce that we had an average of 92% approval rating from our last survey. We know there will always be room for improvement so we will continue to poll our members and make necessary changes. We also invite our members to check our website, www.ficu.com for the specific results and a comparison chart.

Current Loan Rates AS LOW AS:

New Auto Loans	2.24% APR*
Used Auto Loans	2.24% APR*
New Recreational Vehicles	9.24% APR*
Used Recreational Vehicles	9.24% APR*
Premier Line of Credit	11.99% APR*
Regular Creditline	12.99% APR*
Signature Loans	8.99% APR*
Vacation Loans	8.74% APR*
AC Loans	8.49% APR*

Call or come see us for current mortgage loan rates!

*Loan rates subject to change at any time.

FAST CASH

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

FIRST IMPERIAL CREDIT UNION

www.ficu.com

\$50 Processing fee in lieu of funding and fees may not be included with loan proceeds. 18% APR (annual percentage rate). Loan proceeds will be electronically deposited to the member account. Borrower responsible. 1) Checking account must be opened for 60 days. 2) Two other consecutive payments must be made with a minimum amount of \$500 each. 3) Requirement must be made as an automatic transfer from account receiving direct deposit. A maximum of five Fast Cash loans per calendar year will be granted. First payment is due on the next scheduled direct deposit date following the loan funding. Only one Fast Cash loan may be outstanding at any given time. Member must be in good standing with FICU and loan is subject to approval. Program subject to change or cancellation at any time. Other restrictions may apply.

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 and Imperial Valley College Partnership

Just a reminder that our IVC Branch location is open Monday, Tuesday and Thursday from 9AM to 3:30PM and Wednesday from 10AM - 3:30PM, with lunch from 12-12:30 daily. We offer 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!

FOLLOW US ON:



FirstImperialFCU