



Fidel Gonzalez
President/CEO

President/CEO Message

Today First Imperial Credit Union (FICU) offers more products and services than ever before, making it easy for members to do more of their banking with us. We encourage you to try all of our online options so you can enjoy the convenience of taking care of your banking needs anywhere at any time.

We are always looking for ways to help our members and our community. The FICU Auto Refinance for a Cause promotion is a perfect example of this. There are no payments for 90 days, we lower the existing rate by 2%, we give members \$100 cash and we make a \$50 donation in their name to one of four charities. This campaign is truly a win-win and we are proud to be able to offer this. This promotion will end at the end of July and we want to encourage you to take advantage of it.

We have some exciting news for our Imperial members. We will be opening a branch office in the City of Imperial in the 4th quarter of 2016. The branch will be located in the Worthington Square mixed-use project located on Barioni Avenue. We are looking forward to once again having a presence in Imperial where many of our members reside.

In addition, we will be consolidating our checking account products in order to give you the option to have a checking account that really fits your lifestyle. We will be informing you of these changes in the next few months.

You have many options for financial services, but choosing to do your business with FICU is a good way to position yourself for financial success. We value your business and thank you for being a part of First Imperial Credit Union.

NEW FICU BRANCH IN IMPERIAL COMING FALL 2016!



3rd Quarter 2016

MARK YOUR CALENDAR

We will be closed on the following holidays:

INDEPENDENCE DAY

Monday, July 4, 2016

LABOR DAY

Monday, September 5, 2016

SUMMER'S NO SWEAT

FICU A/C LOANS
HELP KEEP YOU
COOL!

Interest Rates
as LOW as
8.49%
APR*

*Annual percentage rate. All applicants are subject to a 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 48 monthly payments of \$212.39. Promotion expires September 30, 2016.

www.ficu.com
ADDITIONAL RESTRICTIONS MAY APPLY. PLEASE SEE A MEMBER SERVICES OFFICER FOR FULL DISCLOSURE.



EL CENTRO 1602 W. Main St.	BRAWLEY 409 W. Main St.	CALEXICO 2534 Rockwood Ave., Unit 1A	IMPERIAL VALLEY COLLEGE 380 E. Aten Rd., Imperial
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Follow Us! /FirstImperialCU

The branch will be located on the southwest corner of Worthington Square. We are excited to be able to serve more of our members!

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 VALLEY COLLEGE OFFICE

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

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

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:	8.74% APR*
AC Loans	8.99% APR*

Call or come see us for current mortgage loan rates!

*Loan rates subject to change at any time.



REFINANCE FOR A CAUSE!

FICU is giving our members cash and a chance to give back to our community! We are giving our members \$100 in bonus cash and the opportunity to select one of four local charities that we will donate \$50 to.*

*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 115% of Kelly Blue Book Suggested Retail. (You will qualify for \$100.00 cash and a \$50.00 donation to charity of choice.) All vehicles financed are subject to inspection; offer applies to 2010 and newer 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.

REFINANCE FOR A CAUSE

WHEN YOU REFINANCE YOUR AUTO LOAN WITH FICU RECEIVE

- \$100 CASH BONUS
- DROP YOUR EXISTING RATE BY 2%
- NO PAYMENTS FOR 90 DAYS
- NO MINIMUM CREDIT SCORE REQUIRED

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

YOU SELECT FROM THE FOLLOWING CHARITIES:

- Imperial Valley Food Bank
- WomanHaven Center for Family Solutions
- Imperial County Humane Society

Follow Us! #FirstImperialCU

EL CENTRO	BRAWLEY	CALEXICO	IMPERIAL VALLEY COLLEGE
760.352.1540	760.352.1540	760.352.1540	760.352.1540

Your VACATION Is Calling!

Vacation Loans as LOW as **8.74% APR***

Follow Us! #FirstImperialCU

www.ficu.com

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1602 W. Main St.	409 W. Main St.	2534 Rockwood Ave., Unit 1A	380 E. Aten Rd., Imperial

*Annual percentage rate. All applicants are subject to a credit approval. Rates and terms are subject to change anytime without notice. A \$2,500 loan with an interest rate of 8.74% APR requires 36 monthly payments of \$88.15. Promotion expires September 30, 2016. Additional restrictions may apply. Please see a member services officer for full disclosure.

APPLY ONLINE & THROUGH OUR MOBILE APP!

Did you know that you can now apply for an FICU loan online? Visit our website at www.ficu.com for a quick and easy way to apply for an auto, credit card or personal loan at the time that's convenient for you! It's a quick and easy process and the response times are fast too Apply today!



FICU Donates to Local Charities & Nonprofits

FICU donated \$1000 to the Imperial Valley Sure Help Line!



FOLLOW US ON:



FirstImperialFCU

NEW CALL CENTER

We have now added a call center for member convenience.



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