Second Quarter 2023







President/CEO Message

Spring has arrived and we are actively working on a new checking account promotion, preparing for our 81st Annual Meeting of Members and much more.

To ensure that you are in the know and receiving the most up-to-date news regarding your credit union, please update your email address on file or add a valid email via online banking to begin receiving communications from First Imperial.

Fidel Gonzalez President/CEO

We want to ensure that you always feel that FICU is a safe place to hold your funds so we have

provided resource materials to let you know how your funds are secure with us. In our Financial Literacy Corner, you'll read about how the share insurance fund and on our news page at ficu.com you'll find links to the insurance calculator. As always, our financials are posted at our branches and I invite you to join us at our Annual Meeting of Members on May 10 where the Board and I will highlight our strong financial condition. Additionally, our team will be available at many community events this quarter where they are open to any questions you may have about your account. Visit our social media pages to find out more information about our community event attendance.

I wish you all a Happy Spring and look forward to revealing the multitude of projects we have planned for later this year. Thank you!

Solution Financial Literacy Corner

The Share Insurance Fund is backed by the full faith and credit of the United States. Credit union members have never lost a penny of insured savings at a federally insured credit union. Federally insured credit unions are required to indicate their insured status in their advertising and to display the official NCUSIF insurance sign in their offices and branches.

The NCUSIF provides all members of federally insured credit unions with **\$250,000** *in coverage for their single ownership accounts*. These accounts include regular shares, checking accounts, money market accounts, and share certificates. Individuals with account balances totaling \$250,000 or less at the same insured credit union are fully insured.

If a person has more than \$250,000 at any single credit union, several options are available for additional share insurance coverage because NCUSIF provides separate insurance for other accounts.

To get more information about share insurance, visit NCUA's YouTube channel or visit ncua.gov. Source: ncua.gov

81st Annual Meeting of Members

Join us for the First Imperial Credit Union 81st Annual Meeting of Members on Wednesday, May 10 at 6 p.m. at the El Centro Branch. During the meeting, the Board of Directors and President/CEO will discuss the state of the credit union, review highlights from 2022 and present FICU's consolidated financials.

Meeting will be livestreamed on our Facebook page @firstimperialcu. If you would like to join us in person, please RSVP by May 1 at the link listed on our news page. www.ficu.com/about-us/news

TruStage Auto & Home Insurance Program

The TruStage[®] Auto & Home Insurance Program offers savings for credit union members! Call 800-789-6286 today to see how much you can save on auto and home insurance or visit **rewards.lovemycreditunion.org**



BRANCH INFORMATION

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

BRAWLEY OFFICE 1020 S. Brawley Ave. Brawley, CA 92227 Phone: (760) 352-1540 Fax: (760) 344-3534

CALEXICO OFFICE 1010 E. Cole Blvd. Calexico, CA 92231 Phone: (760) 352-1540 Fax: (760) 357-0011

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

Lobby and Drive-Up Hours Monday, Tuesday and Thursday 9:00 A.M. to 5:00 P.M. Wednesday 10:00 A.M. to 5:00 P.M. Friday 9:00 A.M. to 6:00 P.M. Saturday (El Centro Only) 9:00 A.M. to 1:00 P.M.

> Contact Center Hours Available during Normal Business Hours 760-352-1540, option 0

24 Hour Audio Teller (E-Z Teller) (888) 362-2093 Password Needed 760-352-1540, option 6

WEBSITE ADDRESS www.ficu.com Sign up for free home banking access online





#FICUintheCommunity

First Imperial CU employees participated in many community events this past quarter including Imperial Market Days, ICOE Transition Fair, Cesar Chavez Festival, IVC Financial Aid Awareness Day and received a special recognition in the City of Calexico for our participation in the Kids N Badges program. FICU employeees were also able to donate \$1,000 to the local Girl Scouts via Casual for a Cause.



Current Loan rates as low as:

New Auto	4.99% APR*
Used Auto	5.24% APR*
First-time Auto	8.74% APR*
Signature	9.99% APR*

*Apply at ficu.com *Annual Percentage Rate. Loan rates subject to change at any time.



Community Shred Day Saturday, April 29

FICU will be hosting a Community Shred Day at the El Centro Branch on Saturday, April 29 from 9 a.m. to noon, or until the truck fills up. For details on what items you can shred, visit the news page at ficu.com

Traveling Soon?



With spring break and summer vacations just around the corner, get the extra assurance of having an active debit card by sending us a travel notification through online banking chat.

Mark your Calendar

We will be closed on the following days:

Memorial Day Monday, May 29

Juneteenth Monday, June 19



We're More Than a Bank, We're Your Credit Union. FirstImperialCu