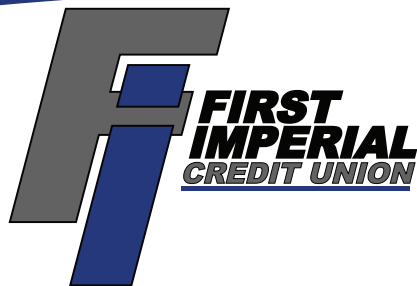


First Quarter 2019



Fidel Gonzalez
President/CEO

President/CEO Message

A new year usually comes with resolutions of diet, exercise and traveling more, but often forgotten is the resolution to better your financial health. It is easier said than done to work on your financial position, but the important thing to remember is you need to start. Money management affects many aspects of our lives so regardless if your goals are to save money for a down-payment, build your credit or invest in your retirement—start today. Make 2019 your beginning to improve your financial wellness and let our team help you along the way.

Our resolution at First Imperial Credit Union is to renew our commitment to our members by offering greater savings through Certificate Accounts and increased convenience by way of eServices and the new Brawley branch set to open Fall 2019 in the Walmart Shopping Center. We also will be offering our Tax Relief Loan beginning January 1, 2019 to help offset any imposed or anticipated tax payments for the 2018 filing year.

One of my goals is to make sure that our membership receives financial education to help them make sound financial decisions. The value of having the information and tools to achieve goals is powerful, and the opportunity that FICU has to serve the underserved and provide products and services to better help our members is important to us. Let's work together this new year, and from our team to you—Happy New Year!

Financial Literacy Corner

Topic of the Quarter Automatic Share Transfer

At FICU we provide tools to help you streamline your savings goals and make payments to your loan(s), one of which is the Automatic Transfer option. By filling out the Automatic Share Transfer form in branches or via phone with our Member Service department, you have the convenience of scheduling your transfer in advance. Instead of hassling with multiple transactions every month that can sometimes lead to late payments or missed opportunities to save money, using this option on your eligible accounts can make managing your budget easier.

Tips on setting up your automatic transfer:

- Check your payday schedule so can be sure you'll have enough funds in your account.
- You have the ability to change the amount, time or frequency any time you want.

Did you know?: Once your transfers are set up you can manage them on Online Banking.



Calexico Branch



Calexico Ribbon Cutting ceremony held in December in the presence of our Board of Directors, City of Calexico Mayor and Council Members, community partners, members and staff.



FAST. SECURE. GREEN

Choose
Direct Deposit
for your Tax Refund

When you choose to receive your tax refund as a paper check, the IRS says you can expect to wait from four to seven weeks to get your money. Cut your wait time by choosing the safer and faster solution—electronic Direct Deposit. It's simple too.

When you use tax Form 1040, 1040A or 1040-EZ, simply enter the First Imperial Credit Union routing number on the form. The number is 322276305. Then choose either your checking or savings account and enter the appropriate account number with no dashes or spaces. **Don't know your account number?** Check your membership ID or call Member Service at 760-352-1540, option 0.

You can also use Direct Deposit for any other one time or recurring payments, including Social Security or pension checks. For the Direct Deposit Authorization Form go to ficu.com and click on the Resources tab or visit us at any of our branches.

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

409 W. Main St.
Brawley, CA 92227
Phone: (760) 352-1540
Fax: (760) 351-2336

CALEXICO OFFICE

1010 E. Cole Blvd.
Calexico, CA 92231
Phone: (760) 352-1540
Fax: (760) 357-0000

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)

IMPERIAL VALLEY COLLEGE OFFICE

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

Business Hours

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

New Board Member **Victor Torres**

Victor Torres joined our Board on October 10, 2018. Mr. Torres is the Dean of Student Affairs and Enrollment Services at Imperial Valley College. He also serves as an Adjunct professor for Point Loma Nazarene University. An Imperial Valley native, Mr. Torres' community involvement has enabled him to serve on various organizations including: Mayor-Pro Tem/Councilman for the City of Westmorland and Executive Board member for Imperial Valley ARC.

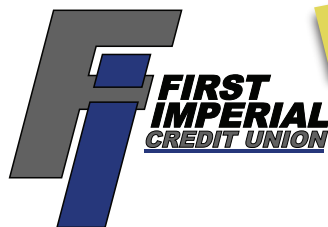


Beat your Rate CD Promotion EXTENDED

**BE HAPPY
WITH YOUR
CERTIFICATE OF
DEPOSIT RATE**
with FICU's Unbeatable
Rate Assurance!



**WE WILL BEAT YOUR
CURRENT CD RATE**
*by adding 50 basis points**

**FICU ASSURANCE**

We love happy members and can assure you that we want you to have the highest rate for your deposit! If you do find a financial institution with a better rate—we'll beat it!

*To match and beat your rate by 50 basis points, you must provide documentation of offered rate and term. We will match the offered term and will beat the rate by 0.50%. Excludes existing FICU Certificate Accounts. Promotion applies to 12, 24 and 36-month terms with a maximum rate of 3.5% Annual Percentage Yield. Minimum \$25,000 in new funds from another financial institution is required to open CD. Offer expires 1/31/2019. A penalty is imposed for early withdrawal. Fees could reduce earnings. Upon maturity certificate will automatically renew for the same term at the current rate. Campaign is subject to change or cancellation at any time. Other restrictions may apply.

Current Loan rates as low as:

New Auto	4.49% APR
Used Auto	4.74% APR
First-time Auto	7.74% APR
30-year Fixed	5.48% APR
Signature	9.74% APR

Apply at ficu.com or visit us!

*Loan rates subject to change at any time

Mark your Calendar

We will be closed on the following days:

New Years Day

Tuesday, January 1

Martin Luther King Jr. Day

Monday, January 21

Presidents' Day

Monday, February 18

IVC Campus Branch

**OPEN during
Winter Intersession**

Monday - Thursday
9 a.m. - 3:30 p.m.
Room 209

**View our Video
Series on
Youtube!**



**FICU in the
Community** 
Upcoming Events:

- **February 9, 2019**
El Centro Chamber of Commerce
2019 NAF Air Show Gala
- **February 22, 2019**
ECRMC Foundation "Mardi Gras Bal"
- **March 1, 2019**
Calexico Chamber of Commerce
Mardi Gras, A Beer Tasting Xperience

Follow us on:



FirstImperialCU