



Fidel Gonzalez
President/CEO

President/CEO Message

At the beginning of 2019, we set forth a goal to empower our members with financial education and provide the opportunities to achieve their goals. I am proud to say that we made long strides by participating in nearly 40 outreach events including Financial Literacy presentations and employer visits. Additionally, we had the opportunity to partner with Imperial County Office of Education Foundation with the "Donate to Educate" Program which focuses on providing education to staff while supporting their efforts to raise funds for educational programs for youth in the Imperial Valley.

Moving forward to welcome the new year, we expect to have the great success that we had in 2019 starting off with the opening of the new Brawley branch. We set ourselves on a new horizon for investing in our members with the products and services that we offer, while keeping true to our community-focused culture and being more than just a bank.

As my thoughts turn to wish you success in 2020, I offer you this— be purposeful to challenge yourself this year and inspire someone to do the same. Set a goal to improve your position whether you want to save a little extra every month or learn how to research your options for auto financing. FICU is with you every step along the way because our purpose is to be the champion to your financial well-being. Happy New Year from First Imperial Credit Union.

»» Financial Literacy Corner

Topic of the Quarter Savings Club

Do you have a special project or vacation that you're planning? Earn more interest with a Savings Club!

What is a Savings Club account?

A savings club is a type of account where the accountholder makes regular contributions, usually within a 12-month period, and withdraws the funds at a predetermined maturity date.

What Savings Club is right for me?

FICU offers three different accounts depending on what are your goals—

- **Holiday Saver:** Matures November 1 just in time for holiday shopping
- **Scholar Saver:** Matures April 1 and can be used for spring home improvement projects
- **Summer Saver:** Matures July 1 and is ideal for 10-month employees

How does it benefit me?

It helps you to save money because you are not able to access funds prior to the maturity date. Club Accounts also give you a higher interest rate, so you earn more dividends allowing you to reach your goal faster!

Open your club account with just \$50!

To learn more call us at 760-352-1540, option 0 or visit ficu.com



Select Direct Deposit for Tax Refunds

Need a convenient and fast way to receive your tax refund? Cut your waiting time by combining direct deposit with IRS e-File for the fastest way to receive your refund. IRS issues more than 9 out of 10 refunds in less than 21 days*.

Information you'll need:

- FICU Routing Number: 322276305
- FICU Account Number
- Verify the name on the account matches the name on the tax return

*Source: IRS.gov/refunds

Relax during
Tax-time with a

Tax Relief Loan



from First Imperial Credit Union

Rates as low as

9.24% APR*

up to \$2,500 for 36 months

*Annual Percentage Rate. All applicants are subject to credit approval. Rate and terms are subject to change at any time without notice. A \$2,500 loan at 9.24% APR requires 36 monthly payments of \$80.07. Promotion valid through 4/30/2020.

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) 357-3979

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)

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



Shoutouts from Members

"Janelle...thanks for all of your help and great professional service. It's good to know we have people like you working for our community [credit union]." - Angelica B.

"Been with First Imperial Credit Union for about 15 years now. Financed three vehicles and two loans with them. Highly recommend FICU."-Mario R.

"The customer service I have received from FICU is awesome. I could have not asked for better service everytime I enter a branch." -Anonymous

Balance Transfer Option



If your holiday spending is putting your budget in a bind, you're not alone. Between gifts, travel, and cooking up delicious meals, holiday expenses can add up quickly. Before you know it, the holiday greetings that filled

your mailbox in December are replaced by January's credit card bills.

Don't let holiday spending keep you from your 2020 savings goal. If too many bills are weighing you down, resolve to trim your monthly expenses and transfer those high-interest rate balances to your First Imperial Credit Union Visa® card. With an interest rate as low as 9.99% APR¹ and no balance transfer fee, you'll start saving money right away! Don't have an FICU® Visa card? Apply today at ficu.com

¹Annual Percentage Rate. Subject to Terms & Conditions.

#FICUintheCommunity



40th Annual Farm Worker Appreciation Breakfast

(From left to right): Dulce Luna-Lending Manager, Jorge Alcantar-Chief Operations Officer and Marlena Rascon - Marketing & Member Engagement Manager help serve meals to farm workers in the early hours on December 6.

Calexico Neighborhood House Annual Toy Drive

Fidel Gonzalez - CEO and Sergio Jimenez - Calexico Branch Manager at the toy distribution event which benefitted more than 500 children in the city of Calexico. First Imperial Credit Union was proud to be one of the largest toy contributors to the annual event with donations made possible by FICU employees.



Current Loan rates as low as:

New Auto	3.27% APR*
Used Auto	4.27% APR
First-time Auto	7.74% APR
30-year Fixed	4.12% APR
Signature	9.99% APR

Apply at ficu.com or visit us!

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

Mark your Calendar

We will be closed on the following days:

New Years Day

Wednesday, January 1

Martin Luther King Jr. Day

Monday, January 20

Presidents' Day

Monday, February 17

COMING IN FEBRUARY

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FICU in the Community

Upcoming Events:

- **January 8, 2020**
Imperial County Area Agency on Aging: Senior Appreciation Day
- **February 8, 2020**
El Centro Chamber of Commerce 14th Annual NAF Air Show Gala
- **February 21, 2020**
ECRMC Foundation "Mardi Gras Bal"
- **February 28, 2020**
Calexico Chamber: Mardi Gras Night
- **March 5, 2020**
FICU: Brawley Branch Ribbon Cutting

Follow us on:



FirstImperialCU

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