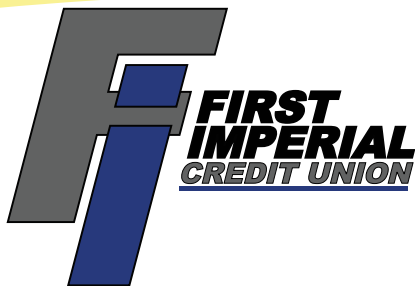


Second Quarter 2018



Fidel Gonzalez
 President/CEO

President/CEO Message

First Imperial Credit Union continues to evolve to meet your changing financial needs while making a positive difference in your life. With this in mind, we are excited to report that in the first quarter of this year we broke ground for our new Calexico branch. This expansion was approved by our Board of Directors in order to fulfill a business and member need. We have grown over the last few years and at times we are not able to provide you with the service you deserve due to the size of our current location. Once the project has been completed, our Calexico members will have a branch that will accommodate all their financial needs.

Our primary focus is to improve the financial well-being of our members, but we also realize the importance of helping our community whenever we can. To accomplish this, our employees strive to make a positive contribution to those we serve by creating a personalized member service experience and by generously giving time and money to support numerous community events and charities each year.

As a commitment to the above, one of our three core values is specific to our community. The following core value is our guiding principle in what we strive to do.

Community Core Value

- We are actively involved in supporting the growth and quality of life in our community.
- We support local organizations by making donations of time, talent and money.
- We promote and provide education to improve financial decisions and literacy.
- We create trust through ethical business practices that foster long term relationships.

Thank you for your membership and loyalty, we look forward to continuing to serve you for many years to come.



FICU donates \$1,000 to the IVC Ace Scholars program which supports former foster youth with college expenses.



Construction continues for our new Calexico Branch which is set to open in early Fall at the intersection of Cole Blvd. and Rancho Frontera.

Financial Literacy Corner

Topic of the Quarter Certificate of Deposit



A Certificate of Deposit (CD) allows you to invest money virtually risk-free at a financial institution. The interest you gain is typically higher than that of a savings or money market account and is a suitable investment for funds that you don't need for months or years. The length of term varies and often the longer you can commit to your investment period, the higher interest rate you'll receive. All gains from CDs upon **maturity date** are taxable income unless they are in a tax-deferred (IRA) or tax-free account (Roth)*.

Best Suited for: Higher Education Savings, Special Life Events or when you have a specific goal in mind

*Consult your tax advisor.

Source: WSJ Guides



New contact information?

Have you recently changed your email or phone number? Be sure to update your contact information by calling 760-352-1540, option 1 or visiting one of our branches.

With your information up-to-date, you'll be notified of special promotions and any new updates with FICU products and services!

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
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)

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

Introducing the FICU Financial Wellness Program



With our physical and mental health constantly on the forefront of our minds, we often forget that financial wellness is an important factor of that health. Being financially well can lead us to feeling confident, productive and most importantly—at peace.

As we strive to be actively involved in supporting the growth and quality of life in our community we developed our **Financial Wellness Program** for employers and organizations.

Our program consists of offering opportunities to increase money savviness by way of *presentations, on-site visits, financial literacy columns and literature.* Best of all we are providing the information all free of cost as a benefit to employees and volunteers.

How financially fit are you?

We truly believe that regardless of age or career, everyone should have access to financial literacy and improving their overall financial wellness.

For more information on how to enroll in our **Financial Wellness Program**, contact Marlena Rascon at m.rascon@ficu.com

Are you ready for Summer?

Open a **Summer Saver** account today! Interest rates are higher than a regular savings! Minimum \$50 to open account and matures July 1st—just in time for summer!



Our Summer Saver account is perfect for saving up for your vacation or to supplement any lapses in income during the summer months.

For more information visit ficu.com or stop by any of our five branches.

Current Loan rates as low as:

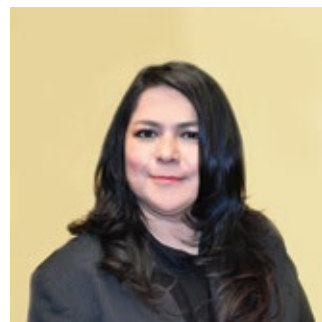
New Auto	2.74% APR
Used Auto	2.99% APR
First-time Auto	6.24% APR
30-year Fixed	4.31% APR
Signature	9.24% APR

Apply online or visit us!

**Loan rates subject to change at any time*

New Branch

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Micaela R. Pena
El Centro Branch Manager

Mark your Calendar

76th FICU Annual Meeting
Wednesday, May 9 at 6 p.m.

We will be closed on the following day:

Memorial Day
Monday, May 28

FICU in the Community

Upcoming Events:

- **April 6, 2018**
San Diego State University:
5th Annual Taste of the Valley
- **April 14, 2018**
MAG Coalition:
5th Annual Sneaker Ball
- **April 28, 2018**
Cancer Resource Center of the Desert:
2nd Annual Casino Night Gala
- **May 11, 2018**
IVROP Foundation:
Dancing with the Stars Gala
- **May 16-19, 2018**
Calexico Chamber of Commerce:
26th Annual Mariachi Festival sin Fronteras

Follow us on:



FirstImperialCU