



**Fidel Gonzalez**  
President/CEO

## President/CEO Message

We are one quarter into 2019 and the focus continues to be member convenience. Whether by improving a service, providing more information on an existing service, or expanding our branch footprint, we want to make your life easier and better!

FICU understands the changing pace of life and we continually strategically adapt our banking services to the "on-the-go" lifestyle. Our management team appreciates the feedback we received during our Annual Membership Satisfaction Survey and we hear you loud and

clear. Our latest improvements have been to provide Electronic Access to Tax Forms via Online Banking and adding our most popular account forms to [ficu.com](http://ficu.com) for easy access and without a need to step into the branch.

We invite you to stay updated with our latest releases of product roll-outs which is set to start with Apple & Samsung Pay and instant debit card issue later this year. In addition, please continue to send any comments, concerns or questions through our online form at [ficu.com](http://ficu.com), via mail or by calling our Contact Center.

On behalf of Team FICU, we wish you a happy and productive Spring—most of all Happy Banking!

## Financial Literacy Corner

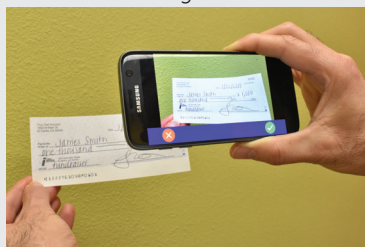
Topic of the Quarter

### Remote Deposit Capture

Convenience is priority at FICU and to bring that to our members we have the Remote Deposit Capture service (commonly referred to as "Mobile Deposit") available on the FICU Mobile App. Remote Deposit Capture, in its most simple terms, is a service which allows a user to scan checks and transmit the scanned images to your financial institution for posting and clearing. Some benefits of using RDC are **increased security and reduced transportation costs** since it eliminates the need to carry checks to the credit union and **time saver** because it cuts out having to wait in line to make a deposit.

#### Tips for Remote Deposit Capture:

- Check the limits of deposit for your specific checking account.
- Don't forget to endorse your check and add 'for mobile deposit only.'



**Did you know?: 52% of Americans 50 and older use Mobile Check Deposit**



## Brawley Branch

Since opening our doors in Brawley in 2005 we have built a relationship with its citizens and grown our membership that is founded on great member service, convenience and a community-centric outlook. Because of the growing success, we are happy to announce that we will be moving to a new location at the Walmart Shopping Center this Fall. The new branch will feature a walk-up and drive-up ATM as well as Drive-Thru Teller.



The new team members of FICU take a branch tour and visit the site of the future Brawley Branch at the Walmart Center.



The El Centro Branch team presents a Casual for a Cause donation to Cancer Resource Center of the Desert in February in memory of Anna Rodriguez, former employee who lost her long and brave battle with breast cancer.

**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

## Department Highlight: Contact Center



To get the most out of your membership and provide you with accessible member service and information regarding your account, call our Contact Center! By dialing zero (0) at the option prompt of our main line 760-352-1540, you will be connected to a **local** specialized team that is able to assist you with many of your account needs including:

- Loan Payments
- Account Balance
- Account Transfers
- Loan Status
- Current Rates
- Debit Card questions
- Check Orders
- Online Banking
- and more!



Call us today at 760-352-1540, option 0

Plan your next adventure with FICU's

# SUMMER SAVER



Earn **1.75%** APY<sup>1</sup>

Start saving today and ask us about automatic deposit options!

Open your account today



## Account Benefits:

- No monthly fee
- Higher savings dividends
- You decide deposit amount and frequency<sup>2</sup>

**ficu.com | 760-352-1540**



<sup>1</sup>Annual Percentage Yield. The minimum deposit required to open a Summer Saver Account is \$50. You must maintain a minimum daily balance of \$50 to obtain the Annual Percentage Yield stated on the Rate Schedule. No withdrawals may be made without penalty prior to July 1. See Fee Schedule for withdrawal penalty. After initial minimum \$50 deposit, there is no required amount of deposit. The maximum amount you may deposit at account opening and at each subsequent month is \$1,000 for a total of \$12,000 per year. See Truth-in-Savings for additional disclosures.

## 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](http://ficu.com) or visit us!**

\*Loan rates subject to change at any time

## Mark your Calendar

**We will be closed on the  
following day:**

**Memorial Day**  
Monday, May 27

## Save the Date

77th Annual  
Membership Meeting  
**Wednesday, May 8**  
**6 p.m.**

Each year, First Imperial Credit Union hosts an Annual Membership Meeting to celebrate our successes from the past year, discuss plans for the future, and conduct our Board of Director elections. Members are invited to enjoy hors d'oeuvres and refreshments, as well as meet fellow members, along with FICU staff.

The 77th Annual Meeting will be held Wednesday, May 8, 2019 at the El Centro branch at 1602 W. Main St. Doors open at 5:30 p.m. The meeting will begin at 6:00 p.m.

## FICU in the Community

Upcoming Events:

- **May 14-18, 2019**  
Calexico Chamber of Commerce  
27th Annual Mariachi Festival sin Fronteras

**June 1, 2019**

- Imperial Valley Community Foundation  
Annual Golf Tournament

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

Follow us on:  
   
FirstImperialCU