

Fidel Gonzalez
President/CEO

President/CEO Message

As we cope with unprecedented challenges, First Imperial Credit Union is here for you. My team and I remain in solidarity to make sure we can provide convenience and uninterrupted account access to our members. While these are uncertain times, know that FICU has been safe and sound for our members for the past 78 years and will prosper for many more years to come. I am confident that we will overcome these difficult times together.

With this in mind, we will continue adapting our operations to align ourselves with social distancing recommendations. Another change will be to have a virtual annual meeting as opposed to our traditional face-to-face annual membership meeting. We will have options in place so that you may participate in our meeting should you have any questions or comments.

The CARES Act stimulus deposits should be arriving in mid April through early May if the IRS has your account information from your 2018 or 2019 income tax filing (forbes.com) Once you have received your direct deposit, many of your transactions can be done through Online Banking or the Mobile App, but if you need any help feel free to contact Member Service at 760-352-1540, option 0. If the IRS does not have your account information on file and you receive a paper check, remember that you are able to Mobile Check Deposit through the FICU Mobile App as well.

As your credit union, we hope you stay safe and healthy and should you need any assistance, please do not hesitate to count on us.

Your Funds are Safe with FICU

FICU is insured by the National Credit Union Administration (NCUA), which means your deposits are safe, secure and 100% insured up to \$250,000 per member regardless of what is going on in the market. FICU has been in business for nearly 78 years and we have weathered financial crisis, government shutdowns, and natural disasters and will continue to be your trusted credit union through this pandemic.

To learn more visit [ncua.gov](https://www.ncua.gov)



»» Financial Literacy Corner

Topic of the Quarter

Online Banking

Did you know that most of your banking can be done through our Online Banking or the FICU Mobile App? Enjoy the convenience of managing your account from the comfort of your home and without having to visit a branch.

Online Banking functions:

- Check Balances
- Transfer Funds
- Contact Us through Secure Messaging
- Make a Loan Payment
- Bill Pay
- View eStatements

With the FICU Mobile App, you get all the Online Banking functions, plus Mobile Check Deposit!

To view all of your Account Access options visit [ficu.com/covid19](https://www.ficu.com/covid19)

Virtual Annual Meeting

In order to provide a social distancing appropriate alternative to our 78th Annual Membership Meeting, we will be conducting a virtual meeting via Zoom Meetings.

The meeting will be held on its original scheduled date of Wednesday, May 13 at 6:00 p.m.

For members wishing to view the livestream of the meeting, please visit [ficu.com](https://www.ficu.com) the day of the meeting. We will provide more information on how to view the meeting or dial-in with your April Statement.

For questions, please contact Marlena Rascon-Renteria at 760-352-1540 x 109 or via email at m.rascon@ficu.com



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) 351-2336

CALEXICO OFFICE
1010 E. Cole Blvd.
Calexico, CA 92231
Phone: (760) 352-1540
Fax: (760) 357-3979

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

Lobby Hours
Monday - Friday
10:00 A.M. to 4:00 P.M.
BY APPOINTMENT ONLY
FOR NON-TELLER TRANSACTIONS

Contact Center and
Drive-Up Teller Hours
Monday - Friday
9:00 A.M. to 5:00 P.M.

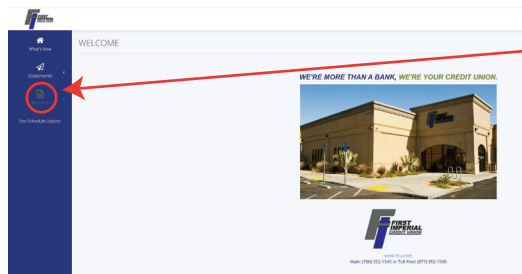
IMPERIAL VALLEY COLLEGE OFFICE
PERMANENTLY CLOSED
380 E. Aten Rd. RM 209
Imperial CA 92251
Phone: (760) 355-1163

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

Access Tax Documents

If you are enrolled to eStatements, you may securely access your tax documents in the eStatements tab in Online Banking, then click on "My Docs." If you receive paper statements, your tax documents were mailed at the end of January. To request another copy, please contact Member Services at 760-352-1540, option 0.



Member Assistance Program

We're More than a Bank, We're Your Credit Union

WE ARE HERE TO HELP

Member Assistance Program

Have you been impacted by COVID-19?

Let FICU assist you through our Program.

LOAN WORKOUT

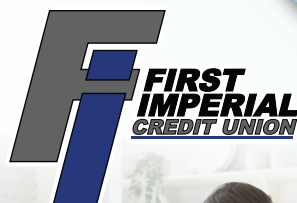
- Put your loan repayment back on track

LOAN DEFERMENT

- Defer your loan payment for up to 60 days

SPECIAL LOAN**

- Up to \$3,000
- 60 Days No Payment
- 6% APR* for 12 months



NO EARLY WITHDRAWAL PENALTY**

- No penalty to withdraw early from your CD or Saver Account

APPLY ONLINE
at ficu.com
or call 760-352-1540

*Annual Percentage Rate. Program available to Existing Members with account open date on or before March 1, 2020. Must be a member in good standing on all FICU accounts (including joint accounts). **Must have been laid off and/or experienced a reduction of hours on or after March 1, 2020. Need to provide proof of financial hardship (Unemployment Confirmation Letter, Employer Notification of reduction of hours/layoff). Special Loan: No payment due for 60 days. Interest will begin to accrue on the day the loan is funded. Verification of past and/or current income is required. Monthly payment per \$1,000 borrowed for 12 months at 6% APR is \$86.09. Member Assistance Program expires May 31, 2020 and it may be canceled and/or extended at any time. Subject to additional terms and conditions. See LoanLiner for full disclosure. FICU reserves the right to terminate or modify this program at any time without notice.



Stay Informed

Our goal is to offer uninterrupted account access during this unprecedented time. To stay informed about branch operations during the COVID-19 pandemic, please visit our dedicated webpage at [ficu.com/covid19](https://www.ficu.com/covid19).



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

Current Loan rates as low as:

New Auto	2.99% APR*
Used Auto	3.49% APR
First-time Auto	7.74% APR
30-year Fixed	4.12% APR
Signature	9.99% APR

Apply at ficu.com

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

Request an Appointment



If you are an existing member and need to visit one of our branch lobbies for a new account or lending services, please request an appointment online at [ficu.com](https://www.ficu.com) or call 760-352-1540, option 0.

Mark your Calendar

We will be closed on the following day:

Memorial Day
Monday, May 25

Meet our New Branch Manager



Lupita Agbalog Imperial Branch Manager

Lupita joined the FICU team on February 17, and she brings to our team more than 16 years of banking experience.

Read her full bio at [ficu.com](https://www.ficu.com) under the About Us tab!

Follow us on:



FirstImperialCU

