



Fidel Gonzalez
President/CEO

President/CEO Message

As we move into Spring and continue working toward a semblance of normalcy, I cannot mention enough the appreciation I have for the patience of our members and the efforts of our team. We initiated our Financial Literacy virtual seminars this past quarter and the interest that it sparked was very refreshing and gave us confidence that we are presenting useful educational services that our members want and need. Review our seminar schedule and send us feedback as to what topics you'd be interested in learning more about.

In our newsletter, you'll also learn about our next product rollout which is the highly requested digital wallet capability. Testing is nearly complete and we expect to have the pays available to all members with smartphones in the early part of this quarter.

Lastly, with many of our members receiving tax refunds and stimulus deposits, we encourage the use of our savings products as a way to start a healthy habit of saving for unexpected expenses or future purchases. Try to avoid thinking of it as just "Saving Money" instead focus on a goal such as saving for a downpayment on a car or home, and count on us as a resource to help obtain those goals.

Have a great Spring and we thank you for your membership!

A handwritten signature in black ink, likely belonging to Fidel Gonzalez.

Financial Literacy Corner

Topic of
the Quarter

Credit Score

Knowing your credit score is essential when you are ready to make large purchases like an auto or a home because the higher your score is, the lower your interest rate will be and above all increases your chances of approval. Credit Scores are provided by three credit bureaus (Experian, TransUnion and Equifax) and your score is made up of five items: Length of credit, payment history, credit mix, amount owed, and number of inquiries with the majority of your score dependent on payment history (~35%). Our biggest tip to maintaining a good score—make your payments on time!

What are the benefits of maintaining a good score?

- Low rates on loans and credit cards — saving you interest.
- Better chances of getting your loans approved.
- Higher credit limits because of your dependability as a borrower

Want to learn more about credit scores? Sign up for our Financial Literacy Virtual Seminar scheduled for May 12 to get insight on what makes up your credit score, advantages of maintaining a higher score, and tips on how to build your score.



Virtual Financial Literacy Seminars

We hosted our first seminar for the year in March that discussed "Auto Buying & Financing" and want to thank all who attended. Through our Financial Wellness initiative, we will be posting short informational videos on our website and social media and every other month hosting a seminar. We hope you can join us for these informative sessions! They will also be available for viewing post-session on our Youtube page at youtube.com/firstimperialcu.

Seminar Schedule*

Know Your Credit Score
May 12

Convenience in Online Banking
July 14

Managing your Budget
September 15

Home Equity Line of Credit and its uses
November 17



*Topics and dates subject to change.

Apple, Samsung and Google Pay coming soon!

The anticipated addition of Apple, Samsung, and Google Pay capabilities are set to be available this quarter. Be sure to have your current email on file with us to get the latest news on our release date or visit the news section of ficu.com.



VISIT [FICU.COM/COVID19](https://www.ficu.com/COVID19)
for updates to Branch Hours

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

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Fax: (760) 351-2336
No Drive-Up Available

Lobby and Drive-Up Hours
Monday, Tuesday and Thursday
9:00 A.M. to 5:00 P.M.
Wednesday
10:00 A.M. to 5:00 P.M.
Friday
9:00 A.M. to 6:00 P.M.
Saturday
9:00 A.M. to 1:00 P.M.
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Member Feedback

Vicente Munoz - MSR
"I appreciate Vicente's knowledge, quick service and friendly demeanor. Thank you!"
-Gustavo O.
Member since 2017

Robert Morlet - Loan Processor
"I know he's new but he did a good job, he has good people skills. Thank you Robert for working with me on my loan."
-Victor N.
Member since 2018

Janelle Frazier - Loan Officer
"Everytime we need something, Janelle has been super helpful with us. She is not only helpful but offers great advice and both my wife and I trust her and that's the most important thing to us."
-Jason V.
Member since 2010

Spring into a New Driver's Seat

with First Imperial Credit Union

Rates as low as **3.49%** APR*

Terms Up to 84 Months



- DocuSign funding available
- Promotional rates valid through end of May
- Ask about GAP | MRC

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Scan QR Code
to apply!



*Annual Percentage Rate. Loan application subject to credit approval. 3.49% APR applies to new vehicles up to 84 months based on creditworthiness. Current FICU loans not eligible for promotion. Other restrictions may apply. All vehicles financed are subject to inspection. Minimum loan amount of \$5,000. Payment per \$1,000 financed with an 84 month term at 3.49% APR is \$13.37. Rates and terms subject to change without notice. For additional details visit [ficu.com](https://www.ficu.com) or the Loan Lender agreement. FICU reserves the right to modify or end this promotion at any time without notice. Promotional rate valid 4/1/21 through 5/31/21.



Save the Date

79th Annual Membership Meeting

Our annual membership meeting is being coordinated to once again be a virtual meeting. Should Imperial County progress to the orange tier allowing for a limited in-person meeting, we will announce it closer to our meeting date.

The meeting will be held on Wednesday, May 12 at 6:00 p.m. For members wishing to view the livestream of the meeting, we will have a registration link posted on the news section of [ficu.com](https://www.ficu.com) one week prior to the event date, as well as a direct link on social media the day of the meeting.

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

Current Loan rates as low as:

New Auto	3.49% APR*
Used Auto	3.99% APR*
First-time Auto	7.74% APR*
30-year Fixed	3.42% APR*
Signature	9.99% APR*

Apply at [ficu.com](https://www.ficu.com)

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

Renew your Saver Accounts or open one today!

If you had a Scholar Saver account that matured on April 1, you are able to renew your account to keep saving for April 2022 or look into opening another one of our saver account options.

Summer Saver - matures July 1
Holiday Saver - matures November 1

With competitive deposit rates, our saver accounts are a great option to save money throughout the year. Accounts can be opened with \$50 and our maximum deposit amount is \$1,000, making them a perfect option to replenish income of 9 and 10-month employees, holiday shopping, or summer vacations or stay-cations. To view current deposit rates visit [ficu.com](https://www.ficu.com) > Rates > Deposit Rates.

Instant Issue Debit Cards



Open a checking account with us and walk out with a debit card the same day! The Instant Issue Debit Card service is also beneficial when you're in a pinch and need of replacement card more quickly than through our standard mail delivery service. No appointment necessary for a replacement card.

Mark your Calendar

We will be closed on the following days:

Memorial Day
Monday, May 31

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