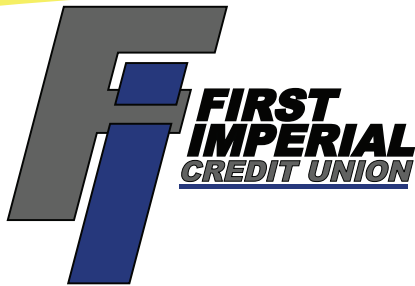


Third Quarter 2018



Fidel Gonzalez
President/CEO

President/CEO Message

Our credit union philosophy of "people helping people" is the guiding principle in our daily decisions and the products and services we offer to members. As such, First Imperial Credit Union would like to extend a heartfelt congratulation to all of the 2018 graduates, and remind them of the importance of understanding the concept of budgeting and personal financial responsibility. With the pillar of education in mind, at the end of this past quarter we launched our Financial Wellness Video Series with a dual-purpose to educate members with interactive videos on financial topics and introduce you to the faces that make-up our FICU Team. As your credit union, we care

about your financial well-being and the positive dynamic in which you interact with our team.

As we near the opening of our new Calexico Branch, our team wants to reassure you that our transition to the new location will focus on avoiding service disruptions. It is an exciting new phase for First Imperial Credit Union and we are enthusiastic to know that our facility will be deserving of all our members.

Lastly, with temperatures heating up, let FICU help you stay cool indoors by taking advantage of our online banking services as well as our mobile app to access your account for balances, mobile check deposit, bill pay and more.

New Financial Wellness Video Series

Learn about Financial Wellness topics with our video series as explained by FICU employees in under three minutes!



Visit our website or social media to view the latest video featuring **Home Equity Line of Credit (HELOC)**.



Our newest #TeamFICU personnel visits our new Calexico Branch that is set to open early Fall at the intersection of Cole Blvd. and Rancho Frontera.



The El Centro branch in high spirits for the start of the 2018 World Cup.

Financial Literacy Corner

Topic of the Quarter Direct Deposit

Direct deposits are processed through the Automated Clearing House (ACH). When you decide to sign-up for direct deposit, you'll no longer receive a "live" paper check from your employer. Instead the money is sent electronically to your account. Not only is it easy, using direct deposit also saves you time and it is safe and secure. You can get direct deposit by asking your employer or the agency that provides your benefits to sign you up!

You will need to provide them with your account number and routing number, which are both located on the bottom of your checks. Typically, the direct deposit form will ask that you provide a voided check to ensure they set-up the deposit to the correct account.

Additionally, we offer **free** checking if you have direct deposit with FICU's Loyalty Checking Account.

Did you know?: When you have your direct deposit setup with FICU, you may receive your funds the day before "payday."



Source: Nacha.org

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

Casual for a Cause: Backpack & School Supplies Drive

The new school year is coming up next month and we will be promoting Casual for a Cause with our team to help collect backpacks and school supplies to distribute to local students with the help of CASA of Imperial County.

FICU members and members of the community wishing to donate backpacks and school supplies may do so at 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

Mark your Calendar

We will be closed on the following days:

Labor Day
 Monday, September 3

FICU in the Community

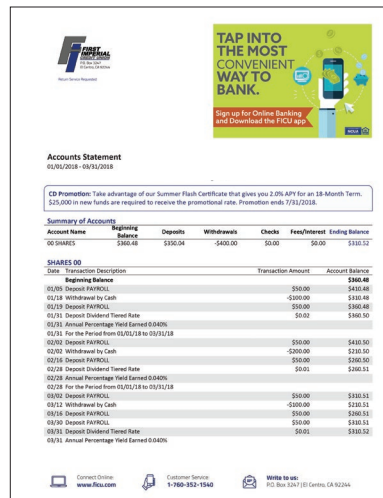
Upcoming Events:

- **August 2018**
 FICU Casual for a Cause:
 Backpack & School Supplies Drive
- **August - October 2018**
 Ronald McDonald House Charities
 Red Shoe Day - Paper Shoe Sales
- **August 14, 2018**
 Imperial Chamber of Commerce:
 Welcome Back Teachers Luncheon
- **August 15, 2018**
 El Centro Chamber of Commerce:
 Welcome Back Teachers Breakfast

New Statement Design launches!

With our members in mind, we redesigned our statements to give you a more user-friendly read. Our June statements will feature the new design.

Go Green and choose **eStatements** to enhance your banking experience with security and convenience!



Love the switch? Send us your feedback to marketing@ficu.com!

BACK-TO-SCHOOL LESSONS TO EARN BY

Credit union members:
 Get up to **\$300** in cash rewards for new lines you activate with Sprint®

Get my cash rewards

