



Fidel Gonzalez
President/CEO

around you to do so as well.

If you don't have goals or are not sure where to start, ask us how we can help! Whether you want to begin by setting up automatic savings, know options for retirement or simply know if you qualify to lower your monthly auto payment—start today! We are here to continuously help our members in gaining knowledge about the products and services available and how to use those financial tools.

My team and I send our best wishes for a happy summer and a successful back-to-school! Visit one of our branches or go to ficu.com to learn more about how you can reach your financial goals.

President/CEO Message

Summer has just begun and while many are preoccupied with planning vacations and home improvement projects, we would encourage taking the time to assess your progress on financial goals. We are half way through 2019 so if you haven't given a good look at where you stand on your savings goals, how much debt you've paid off or ways you can lower your monthly payments—start today. It is important to hold ourselves accountable to our goals and continue developing good money management habits. Be financially aware and encourage those

»» Financial Literacy Corner

Topic of the Quarter Auto Buying Steps

Buying an auto is a process and knowing the steps will make your auto buying experience go much smoother!

Basic Auto Buying Steps:

1. **Assess** your income and expenses to know your auto payment tolerance.
2. **Research** cars to see which suits your wants and needs.
3. **Find financing.** Getting a pre-approval typically works in your favor the most and your lender can give you projections of what your payment will be based on your income and credit.
4. **Shop around.** With a pre-approval in hand you are able to compare autos, dealerships and incentives offered without feeling pressured or rushed.
5. **Sign the Contract.** Review your contract thoroughly including any added services and/or warranties like Guaranteed Asset Protection (GAP).

Information your Loan Officer will need:

- Basic Contact Information
- Proof of Income
- Proof of Insurance
- Auto information (if available)



Happy Birthday FICU



FICU will turn 77 on August 21 and we look forward to celebrate with our members all month long!

Nominate a Local Charity to Receive \$770

- 1 As a credit union, we have a social responsibility to reach out and have a positive impact in the community. Look out on our Social Media for your chance to vote!

Auto Loans as low as 2.77% APR*

- 2 Take advantage of our low promotional rates celebrating our 77 years in the community! Rates apply to new, used or refinanced vehicles up to 84 months. Available for model year 2013 and newer. Valid August 1st through 30th.

\$770 Member Giveaway**

- 3 One member will be randomly selected in drawing to win a \$770 deposit to their savings account.

Kids Club Weekly Drawing**

- 4 One Kids Club member will be randomly selected each week to receive a \$77 deposit to their Kids Club Savings Account.

*Annual Percentage Rate. Loan application subject to credit approval. 2.77% APR applies to new, used or refinanced vehicles model years 2013 and newer for up to 84 months - based on creditworthiness. Offer valid 8/1/19 through 8/31/19. Rates and terms subject to change without notice.

**Members must be in good standing. Deposit will be added to Savings account. Every member with FICU has one entry to giveaway and we will pick using a random number generator. For additional details visit ficu.com

EL CENTRO OFFICE
1602 W. Main St.
El Centro, CA 92243
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



Take your *Auto Rate* in a Different Direction

REFINANCE AND SAVE

- Lower Existing Rate by 2% APR*
- No Payment Due for 90 DAYS*
- Terms up to 84 months
- Auto Loan Protection available
GAP* | Mechanical Repair Coverage

*Annual Percentage Rate. Members must provide documentation acceptable to credit union of their existing rate and term with another lender to qualify for 2% rate discount. Must be an FICU member in good standing and meet all lending requirements. Includes refinance of 2013 and newer model year vehicles, up to 100,000 miles and maximum loan-to-value financed is 150% of Kelley Blue Book suggested retail/Manufacturer Suggested Retail Price. Other restrictions may apply. All vehicles financed are subject to inspection. Minimum loan amount of \$5,000 with a floor rate of 2% APR (payment per \$1,000 with a 36 month term is \$29.86) and no cash out. Existing loans at FICU are not eligible. APR, terms and/or EV of vehicle vary based on model year and applicant creditworthiness. First payment may be deferred up to 90 days after the loan is funded. Interest will start to accrue on the day the loan is funded. "Guaranteed loan protection." The purchase necessary to enter. Based on the amount of the loan. Random drawing will be held monthly on the 25th beginning July 25, 2019 and running through October 25, 2019. Prize will be awarded to one winner per month through the promotional period in the form of a \$250 gas gift card. Please contact Member Services or visit ficu.com for complete details. Cannot be combined with any other promotions. FICU reserves the right to terminate or modify this promotion at any time without notice. Promotion valid through October 24, 2019.

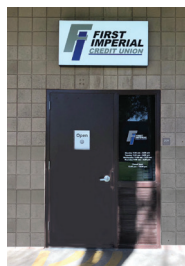


IVC Campus Branch

Our campus branch at Imperial Valley College will be operating on summer hour schedule now through July 26. We will close July 29 - August 16 for summer break. Normal branch hours will resume August 19 at the start of the IVC Fall Semester.

Summer Hours are as follows:
Tuesdays and Thursdays — 10:00 a.m. - 2 p.m.

Visit us in Room 209 or call us at 760-355-1163.



Girl Scouts Check Presentation



Check presentation for the Girl Scouts of Imperial Valley at the Imperial Branch team on behalf of our Casual for a Cause program. FICU was also proud to be a cookie booth at various branches during this season's Girl Scouts Cookie Fundraiser. This Fall, FICU will partner with GSIV to promote financial literacy to their troops.

Current Loan rates as low as:

New Auto	3.99% APR*
Used Auto	4.99% APR
First-time Auto	7.74% APR
30-year Fixed	4.25% APR
Signature	9.99% APR

Apply at ficu.com or visit us!

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

Mark your Calendar

We will be closed on the following days:

Independence Day

Thursday, July 4

Labor Day

Monday, September 2

Fee Schedule Update



Periodically, our credit union reviews its fee schedule to ensure it aligns with the institution's current cost structure, as well as the services desired by our members. Effective August 15th, our Fee Schedule will be updated. To view the changes, check your June statement, eStatement portal or stop by any branch to request a copy.

FICU in the Community

Upcoming Events:

• **July 2019**
Annual Backpack & School Supplies Drive in partnership with ECRMC

• **August 2019**
El Centro Chamber of Commerce: Welcome Back Teachers Breakfast

Imperial County Office of Education: Welcome Back Event

Imperial Chamber of Commerce: Teacher Appreciation Luncheon

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

Follow us on:



FirstImperialCU