



President/CEO Message

As we enter the last quarter of 2018, FICU is bringing more products and offers to our membership to provide education and ensure that we are able to meet all of their financial needs. The holiday months are upon us, and helping our members save money by way of low-to-no fees on checking accounts, higher CD rates and lower loan rates is important to us.

The more you take advantage of FICU's products and services, the easier it will become to reach your financial goals. Be sure to take full advantage of all of the

savings and convenience your membership in First Imperial Credit Union has to offer. We are here for our members and know that they are the number one priority in our organization.

Striving for greater convenience for our members is always a focus at First Imperial Credit Union. As such, we are pleased to announce that we will be relocating our Brawley branch to a new location at the corner of Wildcat Dr. and Highway 86 in Fall 2019. This is just one of the ways that we are continuing our commitment to our membership to increase the level of convenience and creating long-term financial partnerships. Stay tuned on our website, social media and email for updates regarding the new branch opening. We wish all a happy and safe holiday season!



Fidel Gonzalez
President/CEO

Financial Literacy Corner

Topic of the Quarter eStatements

With the holidays around the corner, keeping track of your spending and everyday transactions will come (hopefully) with more frequency. To make it easier on our members, we recently launched a new Statement design that will make it more simple to see your transaction history. However, sifting through your mail to find your paper statement can be a daunting task. Below are our top reasons to make the switch the eStatements:

- Monthly eStatements are available 24/7 on Home Banking.
- Eliminate the worry of your statement getting lost or stolen.
- eStatement are available for viewing for 12 months.
- Receive an email when your statement becomes available online.
- Save Trees! We use no paper and reduce waste.

Did you know?: Switching to eStatements is absolutely free for eligible FICU accounts.



FICU in collaboration with El Centro Regional Medical Center donate hundreds of backpacks and school supplies to Court Appointed Special Advocates of Imperial County in August.

Win a Vacation to Disneyland!

Make the switch to a Loyalty Checking Account with Direct Deposit through November 30, 2018 and be entered to win a vacation for a family of four to Disneyland.

HAPPY MEMBERS COME **FIRST** with

LOYALTY CHECKING*

with Direct Deposit

- No Minimum Balance
- No Monthly Service Fees
- Overdraft Privilege
- 24/7 Account Access with eServices



Visit us to open your account today!



For a limited time
Enter to Win a Disneyland Vacation for a Family of Four!

We're more than a Bank, We're your Credit Union. ficu.com | 760.352.1540



*Loyalty Checking account requires direct deposit. If direct deposit is cancelled for more than 60 days, the account will be converted to a regular checking account (see Truth in Savings disclosure for account details and fees). No surcharge or FICU fees will apply for ATM/Debit card transactions conducted on FICU and Co-OP ATM machines. Merchant fees may apply on POS transactions as well as an ATM surcharge from the owner of the ATM. **NO ACCOUNT, PURCHASE OF OR REGISTRATION IS NECESSARY TO ENTER OR WIN. Sweepstakes begins 9:00 AM PT/ET 12/1/18 to 11:59 PM PT/ET 11/30/18. Open to US RES. at least 18 years old or the age of majority in jurisdiction of residence. Void where prohibited. See Official Rules at <http://www.ficu.com/resources/forms-&helpful-links/> for entry instructions, odds, prize description & restrictions.

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

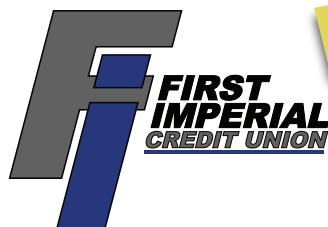
Beat your Rate CD Promotion

**BE HAPPY
WITH YOUR
CERTIFICATE OF
DEPOSIT RATE**

with FICU's Unbeatable
Rate Assurance!



**WE WILL BEAT YOUR
CURRENT CD RATE**
by adding 50 basis points*



FICU ASSURANCE

We love happy members and can assure you that we want you to have the highest rate for your deposit! If you do find a financial institution with a better rate—we'll beat it!

*To match and beat your rate by 50 basis points, you must provide documentation of offered rate and term. We will match the offered term and will beat the rate by 0.50%. Excludes existing FICU Certificate Accounts. Promotion applies to 12, 24 and 36-month terms with a maximum rate of 3.5% Annual Percentage Yield. Minimum \$25,000 in new funds from another financial institution is required to open CD. Offer expires 12/31/2018. A penalty is imposed for early withdrawal. Fees could reduce earnings. Upon maturity certificate will automatically renew for the same term at the current rate. Campaign is subject to change or cancellation at any time. Other restrictions may apply.

New Mascot naming contest



Our new piggy needs a name! We will host a mascot naming contest on our social media and hold voting for our top 3 names! Visit our Social Media pages for details,

Current Loan rates as low as:

New Auto	3.24% APR
Used Auto	3.49% APR
First-time Auto	6.99% APR
30-year Fixed	4.31% APR
Signature	9.74% 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:

Veterans Day

Monday, November 12

Thanksgiving

Thursday, November 22

Day after Thanksgiving

Friday, November 23

Christmas Eve

Monday, December 24 at 1pm

Christmas

Tuesday, December 25

View our Video
Series on
Youtube!



FICU in the Community

Upcoming Events:

- **September - October 2018**
Ronald McDonald House Charities
Red Shoe Day - Paper Shoe Sales
- **October 2, 2018**
ECRMC Blood Drive
- **October 6, 2018**
City of Calexico: Pretty in Pink Luncheon
- **October 11, 2018**
8th Annual Red Shoe Day
- **November 7, 2018**
Brawley Chamber: Mariachi Night
- **November 8, 2018**
IVC Foundation Golf Tournament
- **December 1, 2018**
El Centro Chamber: Christmas Parade
- **December 8, 2018**
Calexico Chamber: Christmas Parade

Follow us on:



FirstImperialCU