



**Fidel Gonzalez**  
President/CEO

## President/CEO Message

Donating and being involved in our community is one of the ways that we support the communities we serve and we are excited to be participating in many events this upcoming quarter.

On October 17th, we will be joining Ronald McDonald House Charities for Red Shoe Day. Next we will be at the Brawley Chamber Cattle Event: Mariachi Night and to close the year, we will have our parade float for the holidays in El Centro, Imperial and Calexico. In addition, we will participate in the Salvation Army Adopt-a-Family

program! Between those events we encourage our team to participate in our Casual for a Cause campaign. We invite you to be involved as well and support these great local events.

First Imperial Credit Union is committed to being community driven and providing financial education so we encourage you to reach out to us with any suggestions to enrich our members with knowledge and the tools for a better financial life.

We thank our members for another year of business and wish you happy and safe holidays.



## Welcome to Team FICU Jorge Alcantar

FICU is excited to announce a new member of the team, Jorge Alcantar who has taken the role of Chief Operations Officer.

Jorge joined the team on September 16 and brings with him more than 22 years of banking experience. He will oversee all five branches and the contact center. Jorge is an active member of the Calexico Rotary Club and enjoys photography, music and off-roading.



**Jorge Alcantar**  
Chief Operations Officer



Add a little green to the season with a  
**Holiday Loan**

**9.24% APR\***  
up to \$2,500 for 36 months

\*Annual Percentage Rate. All applicants are subject to credit approval. Rate and terms are subject to change at any time without notice. A \$2,500 loan at 9.24% APR requires 36 monthly payments of \$80.07. Promotion valid through 1/31/2020.

## Financial Literacy Corner

### Topic of the Quarter Interest Rates

Don't get trapped into high rates and fees. Look for ways to save money and reduce your financial stress.

#### What is an interest rate?

An interest rate is the percentage of the principal (loan amount) charged by your lender for letting you borrow its money.

#### What affects what my interest rate will be?

Typically the better your credit score the lower your interest rate. This is because when you have a higher credit score (700+) it is more likely that the debt will be repaid.

#### How can I get the best interest rate when shopping for a loan?

- Know your credit score.
- Try not to apply for credit with many lenders in a short period of time. Multiple inquiries in a short timeframe can negatively affect your credit score.
- Research your options and look for special promotions.

**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**  
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



## ATM Upgrades

Our Imperial Valley College and El Centro Walk-Up ATMs have gotten an upgrade! Member convenience is a priority for us and at the end of September we upgraded two ATMs and have more upgrades planned before year-end.

**As always withdrawals at Co-Op ATMs are always free of charge.**



## Coming Soon to Brawley!



Construction is nearly complete for our Brawley Branch at its future location in the Walmart Shopping Center. Look for updates on our social media pages.

## Spotlight: Imperial Branch



Visit our friendly staff at our Imperial Branch located in the Worthington Plaza on Barioni Blvd.

**Branch Manager:** Sergio Jimenez  
**Member Service Officer II:** Alfonso Cabrera  
**Member Services Rep:** Connie Atrian

## Current Loan rates as low as:

New Auto	2.77% APR*
Used Auto	2.77% APR
First-time Auto	7.74% APR
30-year Fixed	4.25% APR
Signature	9.99% APR

**Apply at [ficu.com](http://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:

### Veterans Day

Monday, November 11

### Thanksgiving

Thursday, November 28

### Day after Thanksgiving

Friday, November 29

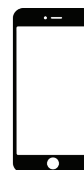
### Christmas Eve

Tuesday, December 24

### Christmas

Wednesday, December 25

## Download our Mobile App



### Features:

- Send Secure Messages
- Submit Travel Notifications
- Bill Pay
- Mobile Deposit
- View your eStatement

## FICU in the Community

### Upcoming Events:

- **September - October 2019**  
Ronald McDonald House Charities  
Red Shoe Day - Paper Shoe Sales
- **October 17, 2019**  
9th Annual Red Shoe Day
- **November 6, 2019**  
Brawley Chamber: Mariachi Night
- **November 7, 2019**  
IVC Foundation Golf Tournament
- **December 7, 2019**  
El Centro Chamber: Christmas Parade
- **December 13, 2019**  
Imperial Parade of Lights
- **December 14, 2019**  
Calexico Chamber: Christmas Parade

Follow us on:



FirstImperialCU

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