

President/CEO Message



Fidel Gonzalez
President/CEO

Our new Online Banking platform and Mobile App that launched in August brought forth a great change and improvement in technology for FICU for which our members have long been asking. As part of our Strategic Initiatives for 2020, we sought to make available more convenience and position our credit union to provide an even better member experience. However 2020, had different plans and has changed our way of life and way of banking in so many ways.

So what is FICU left to do, but to move forward and keep our member focus close to heart and try to deliver on it as best as possible. In spite of its challenges, my team, your credit union, urges forward with our feet firmly planted. Sometimes we stumble, like anyone else, but our humanness towards our members does not sway. Our Annual Membership survey is underway and it is important for us to hear your feedback—the great and the not so great. Through your comments we can improve and take note of our members' necessities whether it be through investing in technologies for current and future needs, expanding our product/service offerings, or sharpening our member service skills.

We look forward to finishing our year off healthy and are happy to reopen our branch lobbies for teller transactions effective October 5th. Have a safe rest of 2020!

A handwritten signature in black ink.

Introducing Conversations

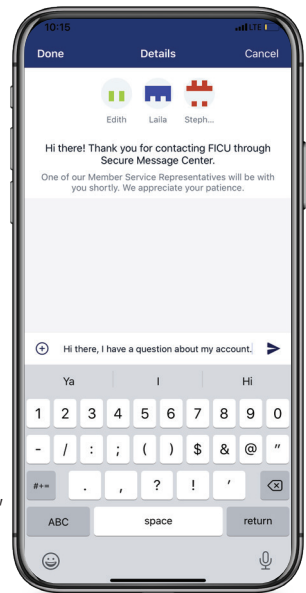
With Conversations from First Imperial Credit Union, you can chat with member support from anywhere.

It's the kind of personal, one-on-one support you've come to expect from First Imperial Credit Union. And here's the best part:

It's safe, it's secure, and you can chat with a real person.

This new feature is already built into your account, so your chat is completely secure, encrypted, and fully authenticated.

Have any questions or concerns about your account? Start a chat with our member support right from your phone, computer, or tablet. It's quick and easy — and right at your fingertips if you need it.



Branch Lobbies to Reopen for Teller Transactions

Beginning Monday, October 5 at 9 a.m. all branch lobbies will reopen for teller transactions. Lending and new account services will continue to be by appointment only. To make an appointment for these services visit ficu.com or call us at 760-352-1540, option 0.



Financial Literacy Corner

Topic of the Quarter Club Accounts

Did you know FICU offers an account where members can make regular contributions throughout the year (up to \$1,000 monthly) to build a savings balance and then use it for expenses, vacation, and more? FICU currently has three saver/club accounts, and the annual payout for the Holiday Saver is coming soon! Those who participated during the current year will want to mark their calendars for Sunday, November 1, 2020. All Holiday Saver funds will mature that day and become available in your regular savings account.

What Club Accounts are offered and when do they mature?

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

Don't have a club account open? Not a problem! Learn about our unique savings opportunity at ficu.com/accounts/savings or call us at 760-352-1540, option 0. Existing members are able to open a saver account over the phone with one of our representatives! It's never too late to start saving for next year!

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

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.
MAX 10 MEMBERS IN LOBBY

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

IMPERIAL OFFICE
123 W. Barioni Blvd. Ste. D
Imperial, CA 92251
Phone: (760) 352-1540
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.
MAX 5 MEMBERS IN LOBBY

Contact Center Hours
Available during
Normal Business Hours
760-352-1540, option 0

24 Hour Audio Teller (E-Z Teller)
(888) 362-2093
Password Needed
760-352-1540, option 6

WEBSITE ADDRESS
www.ficu.com
Sign up for free
home banking access online



Tax eDocuments Reminder

We would like to remind our members that if you are currently signed up for eStatements, you are also automatically enrolled to receive electronic tax forms for 2020. 1098 and 1099 Tax Documents will be uploaded to the Documents section of Online Banking/Mobile App in early January. If you currently elect to receive paper statements, you will receive your document via mail.

Holiday Loan now available

This year has been one to remember and FICU is now offering our annual Signature Holiday Loan for the unforgettable moments that come at this time of year. Our Holiday Loan is available for members looking to enjoy an extra bit of spending money without the high interest of some department store credit cards. Holiday Loan rates are as low as 9.24% APR up to \$2,500. Complete details available at [ficu.com](https://www.ficu.com)!

*Annual Percentage Rate. Loans subject to approval.



78th Birthday Auto Loan Promotion Extended

Get pre-approved today!

Continue Celebrating FICU's 78th BIRTHDAY

Auto Loans as low as 2.78% APR* + 90 DAYS
for up to 84 months No Payment Due**



*Annual Percentage Rate. Loan application subject to credit approval. 2.78% APR applies for vehicles with 84 months based on creditworthiness. Lowest 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 2.78% APR is \$13.12. Rates and terms subject to change without notice. **No payment due for 90 days from the day loan is funded. Interest will begin to accrue on the day the loan is funded. For additional details visit [ficu.com](https://www.ficu.com) or the Loan Line agreement. FICU reserves the right to modify or end this promotion at any time without notice. Promotion valid through 10/31/2020.

Apply Online at [ficu.com](https://www.ficu.com) | DocuSign funding available



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

Current Loan rates as low as:

New Auto 2.78% APR*
Used Auto 3.78% APR*
First-time Auto 7.74% APR*

30-year Fixed 3.35% APR*

Signature 9.99% APR*

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

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

Request an Appointment



If you need to visit one of our branch lobbies for a new account or lending services, please request an appointment online at [ficu.com](https://www.ficu.com) or call 760-352-1540, option 0.

Mark your Calendar

We will be closed on the following days:

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Day After Thanksgiving
Friday, November 27

Christmas Eve
Thursday, December 24 at 1 p.m.

Christmas Day
Friday, December 25

New Year's Day
Friday, January 1

Video Tutorials

Our goal is to provide you with convenient and simple options to access your accounts and to learn about the products/services we have to offer. Watch our videos on [ficu.com](https://www.ficu.com) and the FICU YouTube Channel to learn about how to apply online, HELOCS, Certificates of Deposit and more.



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