

## President/CEO Message



**Fidel Gonzalez**  
President/CEO

Welcome to a new year where the opportunity is yours to make a fresh start in spite of the challenges of 2020. As a credit union, we learned new ways to conduct business and rallied together to make sure we could continue to provide services to our members in the most vital of times. We thank our members for adjusting to our new operational guidelines and learning to pivot to utilize our digital channels. Behind this ability to adjust was our amazingly dedicated FICU employees. They endured and continually assisted our members with the angst surrounding the pandemic on their shoulders because they understood the value of the service we provide to our members.

While 2020 was a peculiar year, we managed to celebrate a number of successes including: the opening of our new Brawley Branch in January, celebrated our 78th anniversary in August, launched our new Online Banking platform, highlighted 2020 graduates with a joint credit union campaign #weCUgrads, continued to support non-profits across Imperial County, and implemented a contactless process for funding loans through DocuSign.

As we begin 2021, our team stands dedicated to each other and our members. Our commitment to improving member experience will continue to be top priority as we continue to enhance our products and services. We welcome your feedback and look forward to beginning 2021 with your continued support and loyal membership. Stay safe and let us help you make this year yours.

## »» Financial Literacy Corner

Topic of the Quarter

### External Accounts

Did you know FICU offers a free feature to members that gives them the ability to link an external account to your Online Banking? You can add external accounts in Online Banking for the purpose of transferring money between your external account and your FICU account. You can make five daily outbound transfers and five daily inbound transfers up to \$3,000 at no cost. Setup is simple! You will need to have your routing number for the other financial institution and your account number.

#### What are the benefits of linking an external account?

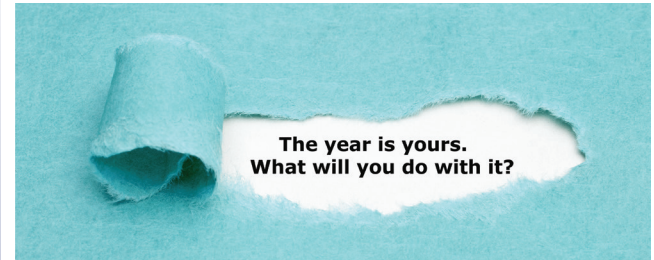
- You can easily transfer funds between your accounts.
- Convenient way to setup automatic payments to your loans.
- Save time by no longer needing to visit a branch to deposit or withdraw money to your other bank.

Need help setting up your account? Not a problem! Watch our how-to video on our YouTube channel at [youtube.com/firstimperialcu](https://youtube.com/firstimperialcu) or call us at 760-352-1540, option 0. Account setup typically takes 1-3 business days in order for micro-deposit verification to be sent to your other financial institution.



## How to Save this New Year

We all start with big new years resolutions regarding our money, but saving big can be done with taking a look at your current finances and banking habits to get them in order!



### 1) Refinance your Auto

If you have an interest rate over 3.0% APR, we can help you refinance your auto to get your monthly payment lowered, or even pay it off faster. With our auto refi program, we can lower your interest rate up to 2% and you get 90 days with no payment.\* Apply today at [ficu.com](https://ficu.com)

### 2) Consolidate Debt

Simplify your high interest debt from other financial institutions into one manageable payment with an FICU signature loan or home equity line of credit (HELOC). Check out our HELOC promotion which currently offers an appraisal free refund.\*\*

### 3) Stop paying fees for loan payments or check orders

All members have free access to online Bill Pay where you can send payments electronically or through paper checks. This service eliminates the need to pay debit card convenience fees or \$20+ for a box of checks. Additionally, through Online Banking, you can set up access to a checking or savings account from an external financial institution making managing your accounts easy!

### 4) Use CO-OP ATMs

With 30,000+ fee-free CO-OP ATMs nationwide, you can say goodbye to ATM usage fees that normally start at \$2.00 per transaction when using out-of-network ATMs. Find a CO-OP ATM near you using our ATM locator on the app or [ficu.com](https://ficu.com).

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](https://www.ficu.com)  
Sign up for free  
home banking access online



# Our Most Sincere Thank You

We can all agree that 2020 was a year with great challenges. We all had to adjust to maintain our safety and well-being amid the ongoing pandemic. Thank you for your patience and your loyalty as we shifted to provide our services via appointments and limited branch hours. As always, we are here for you when you need us for all of your financial needs because we're more than a bank, we're your credit union.



## Get your Tax Refund faster

Get your refund up to three weeks faster when you have your tax refund direct deposited into your First Imperial account! Whether you file electronically or by mail in, according to the IRS, it's the fastest way to get your money. What you'll need are the following:



- 1) FICU Routing Number: 322276305
- 2) Your FICU Checking or Savings Account Number. You may also find this information on Online Banking by clicking on your account and then click "Details" or on the Mobile App by clicking on the account and scrolling to the bottom of the page.

When you file your taxes, just make sure you select direct deposit as your refund method, then provide your First Imperial account number and routing number. It's that easy!

## Home Equity Line of Credit

For a limited time, get your appraisal fee refunded\*



Get started today!

For a Limited Time you'll receive an  
**Appraisal Fee refund\***

\*Applicant pays appraisal fee upfront, which is fully reimbursed up to a maximum of \$400 when loan funds. \$25,000 minimum loan amount. \$100,000 maximum loan amount. Annual percentage rate (APR) is variable rate based on the Wall Street Journal Prime Rate published on the 25th day of the month plus a credit union established margin. Offer applies to 1st and 2nd trust deed (TD) only. Properties must be owner occupied located in California. Initial APR is based on credit score. Maximum loan term is 20 years with a 10-year draw period and a maximum combined loan-to-value (CLTV) of 80%. Offer subject to credit approval and other conditions may apply. FICU reserves the right to modify or end this promotion at any time. See home equity addendum and Home Equity Line of Credit agreement and Truth-in-Lending disclosure for complete details. Promotion valid for loans approved through January 31, 2021.

**Current Loan rates as low as:**

New Auto	2.99% APR*
Used Auto	3.49% 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.

## We want to hear from you!

In an effort to continually improve on our member experience, we will be implementing in the first quarter a feedback and survey program to give members an easy way to provide suggestions or simply give kudos to our rockstar employees! Look for the QR codes in our branches, [ficu.com](https://www.ficu.com) and email.

You may also always send feedback to our mailing address at Attn: Member Feedback, P.O. Box 3247, El Centro, CA 92244 or via email at [memberservice@ficu.com](mailto:memberservice@ficu.com).



## Read About our Latest Updates

To learn about the latest updates with FICU, visit our news page at [ficu.com](https://www.ficu.com) then hover over "About Us" and click on "News." We strive to keep our members updated with FICU news, tips, and more.

## Mark your Calendar

- We will be closed on the following days:
- MLK Jr. Day**  
Monday, January 18
  - Presidents Day**  
Monday, February 15