

First Quarter 2022



Fidel Gonzalez
President/CEO

President/CEO Message

We are a little over one month into 2022 and are excited to what this year will bring to the credit union. The highlight this year will be our 80th anniversary: celebrating our history, sharing stories from our longtime members, and taking our experience from our eight decades in business to serve our community with products and services that they need.

While FICU has evolved since its humble beginnings which you will read about in this newsletter, what remains true is our purpose of

being a champion of a "banking for all" approach. We believe that everyone should have access to personal financial products and education, regardless of career, age group, or income level. If your loved ones are not currently banking with us, I encourage you to invite them to join First Imperial. Additionally, if we are not currently your primary financial institution, visit our website to learn about all of our member benefits or to schedule an appointment to discuss your options with one of our Member Service Officers.

FICU looks forward to celebrating this milestone year with you. Have a great year and thank you for allowing us to assist you with your finances.



Celebrating 80 years

First Imperial Credit Union was founded on August 21, 1942 by a group of Imperial Irrigation District employees that realized how a credit union could help their fellow co-workers and their families obtain credit to purchase items such as homes and autos. Initially it was named Imperial Federal Credit Union and throughout the years its name has changed, but its guiding principle of "people helping people" has remained unchanged.



To celebrate this milestone year, we plan to share member stories so if you have a special story to share, please visit our link below. We would love to hear about your experience through your years of membership!

Share your FICU story

Life Insurance through TruStage

Term life insurance can be a simple and affordable way to help protect your family and everything you've worked so hard for. It can provide your loved ones with money to help pay for things like:

- Daily living expenses
- Your children's education
- Mortgage payments
- Funeral or other final expenses

Visit [TruStage.com/life/term](https://www.trustage.com/life/term)
or call toll-free 1-855-612-7909

TruStage is trusted credit union partner.

Financial Literacy Corner

Topic of the Quarter Overdraft Privilege

Overdraft Privilege is a noncontractual overdraft protection service that we may offer to our members with eligible checking accounts. As long as you maintain your account in good standing, we may cover insufficient fund items up to your approved \$500 ODP limit for Loyalty Checking accounts and \$300 ODP limit for Regular Checking accounts. We will charge our \$33.00 overdraft fee and send you a notice each time an overdraft occurs. You are required to bring your account to a positive balance within 30 days.

How can ODP help you?

- With a lot of our payments on auto-pay, it can be easy to forget about a payment that is set to clear, and ODP can help to cover your overdraft.
- Many times there are multiple accountholders and someone can forget to mention an ATM withdrawal or transaction, and ODP may help cover it.
- Ever fall short on an unexpected bill that caused an overdraft, ODP can be helpful in making sure your bill gets paid.

We encourage our members to always manage finances responsibly and use ODP only as an occasional safety net. Learn more about your options by speaking to one of our reps.

BRANCH INFORMATION

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
1020 S. Brawley Ave.
Brawley, CA 92227
Phone: (760) 352-1540
Fax: (760) 344-3534
Lobby by Appointment Only

CALEXICO OFFICE
1010 E. Cole Blvd.
Calexico, CA 92231
Phone: (760) 352-1540
Fax: (760) 357-0011
Lobby by Appointment Only

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.
Saturday (El Centro Only)
9:00 A.M. to 1:00 P.M.

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 RELIEF

Loan from FICU

Up to **\$2,500** for 36 months

Rates as low as **9.24% APR***



Worry less during tax-time and let FICU help you

- Prevent penalties and pay your taxes on time
- Avoid high-interest payment plans
- Keep away from dipping into your savings

80th ANNIVERSARY

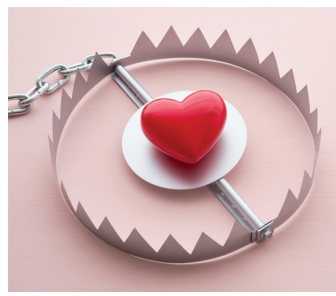
ficu.com | 760-352-1540 to apply today!

*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 4/30/2022.

Romance Scams

Be on the lookout for fraudulent schemes



Online dating has become increasingly popular among singles searching for love especially with Valentine's Day around the corner. Unfortunately, this form of dating has also caused a rise in scam artists gaining access bank accounts from their unsuspecting smitten "friends." Because of this, it is important to learn to recognize these red flags:

- They live very far away from you, usually in a different country.
- They break promises to meet with you in person.
- They ask for money or request specific banking information.

The typical scams as recognized by anti-virus company, Norton, are the following:

Military Romance scam: Scammer will pretend to be a member of the military who is deployed and ask for money for a flight home.

Photo Scam: The scammer will ask for money in exchange for photo of themselves.

Code verification scam: Scammers will send a fake verification code through email or text, posing to be a dating app or website. Once the victim clicks on it, it will ask for their personal information, including Social Security Number and credit card information.

If you have been a victim of a romance scam, please contact FICU immediately so that we can help secure your account.

Current Loan rates as low as:

New Auto	1.99% APR*
Used Auto	2.24% APR*
First-time Auto	7.74% APR*
30-year Fixed	4.38% APR*
Signature	9.99% APR*

Apply at ficu.com

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

Start Saving for Next Holiday Season

Saving is a lot easier when it's done over a period of time so get a head start on getting your fund together for the holiday season.

Plus, you'll earn more dividends than with a regular savings account, which helps to grow your money faster.

FICU has a Holiday Saver account available for this purpose and you'll have access to your funds on November 1 just in time for holiday shopping.

Learn more about our Saver accounts at ficu.com/accounts/savings

Credit Cards Virtual Seminar

Mark your calendar for March 15 at 11 a.m. as we will be hosting a virtual seminar focusing on the topic of "Credit Cards."

Scan the QR Code for registration link.



Mark your Calendar

We will be closed on the following days:

Presidents' Day
Monday, February 21