



**Fidel Gonzalez**  
President/CEO

## President/CEO Message

A new year is a chance for a fresh start and to think about priorities. Make this year the year that you prioritize your security and savings. With many different types of fraud on the rise, it is important to take steps to protect your accounts. Read about Caller ID spoofing in this newsletter to avoid becoming a victim of fraud and to know how to spot this scam. In addition, be sure to review your account activity often to check for any unauthorized transactions.

In regards to savings, one place to start is by looking at paid subscription services that you may not be using such as TV streaming, gym membership, and/or monthly subscription boxes. As these recurring payments get automatically withdrawn from your account each month, those charges can add up fast—especially when we forget about canceling that one free trial. Take the time to review and evaluate whether you can spend those extra funds more productively by opening a savings account. An investment in yourself by saving funds for the future is one of the best habits you can begin.

I wish you all a happy beginning to the new year and well wishes in all your new endeavors. If there is any way that we can help you get started, please do not hesitate to have FICU help you.

## Financial Literacy Corner

### Topic of the Quarter FICO® Score

When you apply for credit—such as a credit card, auto loan or mortgage—the company from which you are seeking credit checks your credit report from one or more of the three major consumer reporting agencies. In addition to your credit report(s), they will most likely use a credit score, such as a FICO® Score, in their evaluation of risk before lending their money to you. FICO® Scores are used in 90% of lending decisions.

Because FICO® Scores are based on the information in your credit reports, it is very important to make sure that the credit report information is accurate. **You should review your credit report from each consumer reporting agency (CRA) at least once a year and before making any large purchases, such as a home or car.**

You have the right to obtain one free credit report each year from each of the consumer reporting agencies through [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). Please note that your free credit report will not include your FICO® Score.

Source: Fair Isaac Corporation



## Forget about High Rates

Transfer high interest credit card debt to your FICU VISA® Credit Card for a clean slate. Did you spend too much over the holidays? Do you have other bills to pay off? Our credit cards offer low rates at a fixed interest rate so you can forget about high rates and multiple payments.

### Start saving right away:

- Transfer balances from other cards with rates as low as 9.99% APR\*
- Save with no balance transfer fees.
- Reduce what you pay in interest for immediate savings.



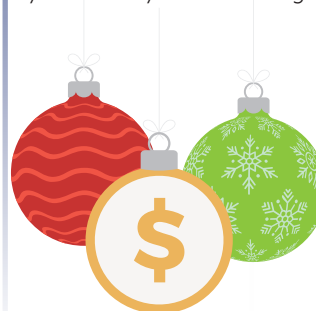
\*Annual Percentage Rate. VISA Platinum Card Rate is a fixed 9.99% APR based on a minimum 720 credit score. No annual fees. No balance transfer fee. The foreign transaction fee is 1% of the transaction in U.S. dollars. Subject to credit approval. Rates, terms and conditions are subject to change. Balance is calculated by average daily balance (including new purchases). Visit [ficu.com](http://ficu.com) for more details.

## 12-Month CD Promo

Start 2023 with investing in yourself with a Certificate to help you do more with your money! We have extended our 12-month CD promotion through January 31 to give our members the benefit of earning more with FICU.

### Earn 3.50% APY\* for 12 months with our 12-month Certificate!

It's a safe investment that'll give you a higher return on your money than a savings account.



### Certificate Benefits:

- 3.50% APY\*
- \$10,000 minimum to open
- Reliable and safe investment
- Earns more than a savings account

\*Annual Percentage Yield (APY). To receive above stated 12-month rate (3.50% APY), 12-month CD must be opened with a minimum opening balance of \$10,000 and funded solely with new funds (funds not currently on deposit at FICU). Early withdrawal penalty is 90 days of interest on the amount withdrawn. Upon maturity, the certificate will not renew and balance will automatically transfer to your regular savings account. Limited time offer valid through 01/31/2023. Promotional rate is subject to change or cancellation at any time. Other restrictions apply. See Truth-in-Savings disclosure for full details.

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

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

**IMPERIAL OFFICE**  
123 W. Barioni Blvd. Ste. D  
Imperial, CA 92251  
Phone: (760) 352-1540  
Fax: (760) 351-2336

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



# Caller ID Spoofing

Start the new year securely to avoid being a victim of fraud

Caller ID Spoofing is when a scammer **falsifies the information that appears on your caller ID** in an attempt to trick you into providing sensitive information.

- 1** FICU will never contact you to ask you for your account number, online banking credentials, debit/credit card number, or PIN.
- 2** Regardless of the number you see on your Caller ID, be on alert.
- 3** When in doubt, don't respond—simply hang up and call us directly at 760-352-1540, option 0.

Contact FICU immediately if you feel you have been a victim of fraud so that we may take steps to secure your account.

## Exclusive Member Discounts - Just for you!

We are happy to bring you member discounts on tax prep solutions this tax season!

Members can save up to \$15 on TurboTax federal products when you scan the QR code below.

New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

**Scan the QR code to get your discounts or visit**  
[http://links.lovemycreditunion.org/client/love\\_my\\_cu/banner/?bid=6069&campid=91&clientid=68356&sid=1](http://links.lovemycreditunion.org/client/love_my_cu/banner/?bid=6069&campid=91&clientid=68356&sid=1)

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



**SAVE MONEY.  
ACE TAX SEASON.**  
Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)

### Current Loan rates as low as:

New Auto	4.49% APR*
Used Auto	4.74% APR*
First-time Auto	8.24% APR*
30-year Fixed	6.53% APR*
Signature	9.99% APR*

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

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

### Speed Tax Refunds with Direct Deposit

According to the Internal Revenue Service website, the fastest way for you to get your tax refund is by filing electronically and choosing direct deposit. Direct deposit also avoids the possibility that a refund check could be lost or stolen or returned to the IRS as undeliverable.

Get your routing and account number by signing into FICU online banking or mobile app. See the steps below on how to securely access your information:

1. Login to online banking/mobile app
2. Click on the account where you wish to receive your tax refund.
3. In the Details section, the FICU routing number and your account number will be listed.

\*Note: If logging in from a desktop, the Details section will be on the right side of the screen. From the mobile app, you will need to scroll to the bottom of the page.

### Mark your Calendar

We will be closed on the following days:

**New Year's Day (observed)**  
Monday, January 2

**Martin Luther King Jr.**  
Monday, January 16

**Presidents Day**  
Monday, February 10

Follow us on:



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