



Fidel Gonzalez
President/CEO

President/CEO Message

While this year started off with a need to restrict access to lobbies, I am happy to inform our membership that effective March 28 branches are operating in normal capacity. Walk-ins are welcome and appointments can be requested on an as-needed basis, but are no longer required. It is a priority for us to offer all the services our members need, and it is a pleasure for us to welcome all to visit us inside our branches.

While we are on the subject of announcements, this second quarter will be exciting for members as we will be hosting our first community shred day and bringing back a much sought-after feature for our auto refinance program. In addition, we will be hosting some “on us” treats to continue with our 80 Acts of Kindness initiative. Spring is full of opportunity so I encourage you all to take the initiative to find new possibilities for your financial future. Finances are not perfect—sometimes we make mistakes, and we want to assure you that First Imperial is here for you. Please come in and let us know what we can do for you!

Financial Literacy Corner

Topic of the Quarter Teen Checking

Teen Checking is a great way to help build good budgeting habits for teenagers. The experience of giving your teen the ability to manage their money is an invaluable life skill that they can build on as they get older and begin incurring their own expenses. Because of this, it is important to get your teenager familiarized with having a checking account so they learn about the responsibility of spending wisely, using a debit card, saving for a rainy day, and how much goods and services cost. The latter is an especially important concept to teach because many times our teenagers do not understand how much one must earn or save to buy things. By providing them with their own account, it can allow parents to have more dialog about the importance of financial literacy and understanding how having a good foundation of money smarts can help them be successful in their financial journey.

What do I need to open a Teen Checking?

- Member must be ages 13-17 and have a parent/guardian as a joint on the account.
- Provide the following documentation: Social Security Card, Birth Certificate and if possible a Photo ID.
- \$5 minimum deposit



Community Shred Day

Free Community
SHRED DAY

**SATURDAY
APRIL 30**

Join us at this event to safely dispose of your documents.

FICU El Centro Branch
1602 W. Main St.
9 a.m. to 12 p.m.*
*Or until truck reaches its capacity.

Limit (2) boxes per household.
For more information on accepted items, please visit ficu.com

No reservation required.

80th
FIRST IMPERIAL CREDIT UNION
ANNIVERSARY
ficu.com

NCUA
LENDER

Walk-ins Welcome

All branches effective March 28, are open for walk-ins. While appointments are no longer required for new account or lending services, you may request one at ficu.com or by calling the Contact Center at 760-352-1540, option 0.



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
Sign up for free
home banking access online



LOWER PAYMENTS

Means More Smiles by the Gallon

Refi your
Auto Loan
today with
FICU!



Reduce your Rate
by 2% APR*

No Minimum
Credit Score

No Payment for
90 Days**



Scan Here
to Apply
Online



*Annual Percentage Rate. Members must provide documentation acceptable to credit union of their existing rate and term with another lender to qualify for 2% rate discount. Must be an FICU member in good standing and meet all lending requirements. Includes vehicles of 2014 and newer model year vehicles, up to 100,000 miles and maximum Loan-to-Value financed is 115% of Kelley Blue Book suggested retail/Manufacturer's Suggested Retail Price. Other restrictions may apply. All vehicles financed are subject to inspection. Minimum loan amount of \$5,000 with a floor rate of 3% APR (payment per \$1,000 with a 36 month term is \$20.00) and no cash out. Existing loans at FICU are not eligible. **First payment may be delayed up to 90 days after the loan is funded. Interest will start to accrue on the day the loan is funded. FICU reserves the right to terminate or modify this program at any time without notice. Promotion valid through May 31, 2022.

ficu.com | 760-352-1540



80 Acts of Kindness

Enjoy a special treat on us!

**ENJOY, IT'S
ON US!**

#FICU80ActsofKindness

FICU is celebrating its 80 year anniversary all year long, and we want the community to be part of it. We will be visiting coffee shops, gas stations, and more throughout the county with gift cards and more. We appreciate being part of this community and love to be able to give back in big and small ways. Be sure to be on the lookout on our social media to see where we'll be

and look for our sign! #FICU80ActsofKindness

Reminder to renew your Saver Account

Have a Scholar Saver account? Be sure to renew your account on April 1 so that you can keep saving for April 2023. Want more options? Visit ficu.com to learn about our other saver accounts.

All saver accounts can be opened with just \$50 and our maximum deposit per month is \$1,000, making them the perfect option to save for holiday shopping or vacations.



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	
<small>*Annual Percentage Rate. Loan rates subject to change at any time.</small>	

Enroll in eStatements

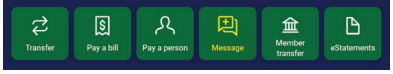


Make way for Spring, and enroll in eStatements! To sign-up simply login to your online banking, and click on your accounts and then documents. Follow the prompts for electronic statements and once enrolled you'll have access to your electronic statements conveniently stored all in one place!

If you have any unneeded stored paper statements, you may safely dispose of them at our Free Community Shred Day on April 30.

Online Banking feature highlight: Secure Message

Do you ever have a quick question for us, or not sure about a transaction on your account? For this and more, send us a secure message via Online Banking or the Mobile App and you will have an answer within minutes* from one of our friendly Contact Center representatives.



To send us a message, log in to your account and click on the message icon.

*Secure Message is available for response during normal business hours. After-hours messages will be responded the next business day as soon as possible.

Mark your Calendar

We will be closed on the following days:

Memorial Day
Monday, May 30

Juneteenth
Monday, June 20

Follow us on:

FirstImperialCU

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