



Fidel Gonzalez  
President/CEO

## President/CEO Message

Financial literacy is the cornerstone of a secure future. This spring, let's prioritize understanding our finances better. Whether it's budgeting, borrowing smart, or saving for retirement, let's empower ourselves with knowledge and make informed decisions. The journey to financial well-being starts with education so be sure to attend our upcoming financial literacy presentations or watch them on-demand on our Videos page at [ficu.com](http://ficu.com) or our YouTube page @FirstImperialCU. We recently hosted an Auto Buying and Financing Seminar and

will be adding more virtual and in-person seminar opportunities. Check out the Financial Wellness page at [ficu.com](http://ficu.com) for a schedule of upcoming seminars.

Moreover, account scams have become more prevalent so it's important to recognize the red flags. We periodically send messages via online banking and eblasts to keep you updated on how to protect you accounts. Our social media channels also have many helpful tips—follow us if you don't already.

FICU is committed to improving your financial literacy this season and beyond. Embrace the opportunities ahead and have a great Spring!

## Graduation gifting with Zelle® on the FICU app



Send your grad the gift of money with Zelle®. Whether they're preparing for college, pursuing more school, or starting their career, money is what high school and college grads really want and need. Zelle® is a fast, safe and easy way to send money to your grad, wherever they bank in the U.S. All you need is their email address or U.S. mobile number. Make gifting simple by sending your grad money with Zelle® right from the FICU Mobile App. Read more about this service at [ficu.com](http://ficu.com) on the [Newsletter page](#).

## Financial Literacy Corner

### Topic of the Quarter Early Direct Deposit

FICU will post most direct deposits up to two days prior to the date determined by the employer or government agency as a courtesy to our members, when possible. **Some factors that could delay posting payments early may include: Employer/payroll-based processing delays, employment changes, federal holidays, and membership-specific concerns.**

Please note that your employer/agency controls when deposits are sent to their processor or financial institution. Some are sent 1-2 business days early and others are sent the same day. Direct deposit availability to your FICU account depends on when the transaction is received by us.

To view the date determined by the employer or government agency, click on the pending deposit in online banking and see what is listed as "Settlement Date." If you have any questions, please do not hesitate to contact us at 760-352-1540, option 0.

## New Home Loan Portal



Are you in the market for a new home, or would you like to refinance your existing home?

FICU has enhanced its loan application portal to bring you affordable loan

programs like VA and FHA loans.

Visit the "Home" page at [ficu.com](http://ficu.com) under Secured loans to learn more!