



Fidel Gonzalez
President/CEO

President/CEO Message

As we step into the vibrant season of spring, I want to highlight a critical advocacy effort we must unite around—Don't Tax My Credit Union. As a member-owned cooperative, we believe in putting your best interests first, and this advocacy campaign ensures that we can continue doing just that. It's important to remember that a tax on credit unions isn't just a tax on our organization—it's a tax on you, our members. By standing together, we can protect the unique benefits of credit union membership. I encourage you to join this effort and make your voice heard by visiting ficu.com/DontTaxMyCU. Together, we can safeguard our mission of serving members, not profits.

I'm also thrilled to share some exciting news about the future of our credit union. We've embarked on a rebranding journey, including a new name that reflects our commitment to you and the communities we serve. This initiative represents more than just a change in appearance—it's a renewed promise to grow with you and for you. The unveiling of our new name is planned for late summer, and we can't wait to share it with you. Follow along at ficu.com/NameChange for the latest updates.

Lastly, let's take a moment to appreciate the energy and promise that spring brings. Just as the season blossoms with new opportunities, our credit union remains dedicated to helping you achieve your financial endeavors.

»» Financial Literacy Corner

Topic of the Quarter Budgeting for Seasonal Expenses

As spring unfolds, it's not just the flowers that bloom—expenses can, too! Between travel plans, home maintenance projects, and holiday celebrations like Easter or Mother's Day, springtime often comes with unique financial demands. A few tips to keep your finances thriving:

- 1. Create a Spring Budget:** Start by listing expected expenses, such as gardening supplies, trips, or celebrations. Allocate funds to stay prepared.
- 2. Plan for Emergencies:** Spring rain can bring unexpected repairs. Open an Emergency Savings account to cover any surprises.
- 3. Shop Smart:** Look for seasonal sales and discounts for big purchases. Spring cleaning sales can also be a great opportunity for savings.
- 4. Save for Summer:** As we head toward summer, consider saving a little extra to cover vacation plans or back-to-school costs. Our Saver accounts are a great product for this purpose.

Visit our blog at ficu.com to read the full article.



New Name and Branding Coming this Fall

After decades of having a name focused on geography, we are rolling out a new name and branding to better reflect the people and communities we serve.

FAQs related to the initiative are available in both English and Spanish at ficu.com/NameChange or by scanning the QR code below.

**ROOTED IN PEOPLE,
GROWING for the FUTURE**

New Name Coming Fall 2025



Rest assured that while we're changing our name, we are still the same member-owned credit union that has served you for more than 80 years!

**DON'T TAX MY
CREDIT UNION.**

A Tax on Credit Unions is a Tax on You.

Learn more at ficu.com/DontTaxMyCU

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



Have a Business?

Our loan products have recently expanded for our Business accouholders. We offer a variety of loans including General Use and Business Lines of Credit. Scan the QR below to learn how we can help your business reach its potential.



Learn more about our great rates and products



ficu.com

Loans subject to credit approval. Certain restrictions apply. Rates, terms and conditions are subject to change without notice. Equal Opportunity Lender. Must qualify for FICU membership. For membership qualification details, please visit ficu.com/join-ficu. The business must have a regular savings with a minimum balance of \$5. Loans subject to credit approval. Certain restrictions apply. Special use commercial real estate is subject to additional limitations. Offer, rates, terms and conditions are subject to change without notice. Equal Opportunity Lender.



#FICUintheCommunity



Loan Processor, Felix, attended the Ballington Academy Career Fair to teach students about careers at the credit union



Ivana and Nubia from our Brawley Branch participated in the Hidalgo Elementary School "Readers are Leaders" event.



Brawley Branch Manager, Angie, at Witter School "Career on Wheels" event.



Kyara and Grecia sharing information and promo items at the Imperial Market Days.

Current Loan rates as low as:

New Auto	5.74% APR*
Used Auto	6.24% APR*
First-time Auto	9.49% APR*
Signature	11.74% APR*

Apply at ficu.com

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



Online Banking feature highlight: High Risk Block

As valued members, you have access to many account features within Online Banking and the mobile app. However, not all actions are created equal. Some actions are more risky than others, such as Zelle transactions or updating your contact information.

To protect your account from potential threats, we've implemented a new feature called High Risk Block.

Here's how it works: If a transaction is flagged as High Risk, a block will be placed on the action. You'll then be prompted to contact us directly to remove the block. This extra step ensures that your account remains secure while providing the flexibility you need to manage your finances.

We appreciate your understanding and partnership in keeping your account safe. If you have any questions about this feature, feel free to reach out to our team!

Mark your Calendar

We will be closed on the following days:

Memorial Day
Monday, May 26

Juneteenth
Thursday, June 19



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