

President/CEO Message

This summer has brought exciting milestones to our credit union including the celebration of our 79 years in business and the recognition of being voted the 2021 Best Bank/Credit Union for the Imperial Valley Press Readers' Choice. These milestones are no easy feat and I commend our team for helping us obtain these great accolades. We know that you have many options for banking, so it makes these recognitions that much more valuable to us. I look forward to sharing more about the improvements we're doing to make your experience as an FICU member that much better.



Fidel Gonzalez
President/CEO

We want to ensure First Imperial continues to be a place where you prefer to do your banking and recommend to family and friends.

On the branch side of things, with the release of the latest county public health order, we want to remind our members that face masks are required when visiting our lobbies. We appreciate our members' cooperation and for continued updates, please visit ficu.com/covid19.

In this newsletter, you'll also learn about our upcoming projects, the annual membership satisfaction survey and read about our newest manager. Have a great rest of your summer and whether you're a brand new member or have been with us for years, I thank you for allowing FICU to be your trusted financial partner.

A handwritten signature in black ink, likely belonging to Fidel Gonzalez.

Financial Literacy Corner

Topic of the Quarter Digital Wallets

With more than 55% of smartphone users paying with a type of contactless or digital payment, it is important to know the capabilities and security measures to understand this form of payment. Currently FICU debit and credit cards can be linked with Apple, Samsung, and Google Pay. It is highly recommended for user to enable all biometric security features on their phones include pin and screen lock to prevent easy access to your digital wallet.

What are the benefits of Digital Wallets?

- Contactless payments via smartphones and smart watches do not use the actual card number from your physical cards so merchants do not have access to your card information.
- Easily and quickly pay for your items by simply hovering your phone or watch over the card reader.
- Reduce the bulk in your wallet and have your card on hand at all times with your phone or watch.

Want to learn more about how to use Apple, Samsung, and Google Pay? Send us a chat via Online Banking to help you get enrolled today!



FICU celebrates 79 years in business

Founded in 1942, FICU was chartered by a group of Imperial Irrigation District employees that realized how a credit union could help their fellow co-workers and their families. Within 6 months they had pooled together 100 members! Fast-forward to 2021, we now have more than 20,000 members. This success could not be obtained without members so we dedicate the month of August to them and give sincere thanks to our membership for their trust in FICU after more than 79 years!

Voted Best Credit Union!



Thank you Imperial County for voting us the 2021 Imperial Valley Press Readers' Choice Best Bank/Credit Union!

Annual Membership Satisfaction Survey

Our annual membership satisfaction survey will be available for feedback beginning September 13 and will remain open until September 19. This survey provides a way for us to gather and review feedback that will aid us in setting goals for the credit union to improve our member experience. We encourage all members to take part in this short survey. Link to survey will be available on our website, online banking and in-branches.

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) 351-2336

CALEXICO OFFICE
1010 E. Cole Blvd.
Calexico, CA 92231
Phone: (760) 352-1540
Fax: (760) 357-3979

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
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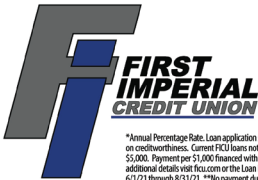
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New Phone System

to be implemented at the end of third quarter



We are excited to announce that a robust phone system will soon be implemented that will facilitate members with assistance through the Contact Center and provide internal process improvement for routing calls. The enhancements the new phone system is grounded on being able to provide the best communication options for our members. Our main line phone number will remain the same at 760-352-1540, option 0. The latest updates will be posted on ficu.com so be sure to be on the lookout for more information!



Casual for a Cause check presentation to Spread the Love charity in June.

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

Current Loan rates as low as:

New Auto	2.74% APR*
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Signature	9.99% APR*

Apply at ficu.com

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

Welcome Roberto!

Contact Center Manager

Roberto Martinez joined the credit union team in late June as the first Contact Center Manager for FICU and comes with 17+ years of experience in customer service. He is a great addition to our team and is responsible for our Contact Center and Card Services. Roberto is an avid Dodgers and 49ers fan and loves to grill for his family in his spare time.



Personal Motto: "Life doesn't allow for us to go back and fix what we have done wrong in the past, but it does allow us to live each day better than our last."

Managing your Budget Virtual Seminar

Mark your calendar for September 15 as we will be hosting a virtual seminar focusing on the topic of "Managing your Budget." Zoom link for registration is posted on ficu.com in the News section in the About Us tab.



Mark your Calendar

We will be closed on the following days:
Labor Day
Monday, September 6

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