

**Fidel Gonzalez**  
President/CEO

## President/CEO Message

As we celebrate our nation's freedom this quarter, I want to shed light on gaining your financial freedom. What does it mean to be financially free? For most, this is defined by having enough savings, investing your money wisely, and having cash on hand to pay for bills and leisure expenses. More importantly it means that your money is working for you rather than the other way around. Because unexpected expenses are likely to occur, it is important to build emergency savings and know your options if you need to get help via personal

loans. Whether you are independently wealthy or struggling, or barely starting your career or a seasoned employee, with FICU you have the same access to the tools that can help you stay on track with your budget and financial goals. In this newsletter you'll read about our Online Banking alerts, high yield savings account, and new home loan programs that can help you with feeling stable. The choice you make today with your money will determine your future and the effort level to maintain your financial freedom—ask yourself what motivates you. Is it traveling, owning your home instead of renting, or being your own boss? Let that question drive you to become more involved in your finances and ensure a better future for you and your family. Have a great rest of your summer!

## Send and Receive Money with Zelle

We are excited to announce that soon we will be integrating Zelle to our Mobile App. This will allow our members to send and receive money instantly to friends, family, and those they trust. FICU is constantly striving to provide the most up-to-date services that offer convenience with enhanced technology. More details will be available once we get closer to our release date. Stay connected with us via our news page at [ficu.com](http://ficu.com) and our socials.



## FICU Celebrates 81st Birthday

Get your floral shirts and sunglasses ready for our Luau themed birthday month in August! In addition to our Auto Loan Promotion, we will be hosting various giveaways and celebrations at all branches throughout the month. Stop by any branch for our themed promotional items including beach balls, leis, and more.

## Annual Member Satisfaction Survey

Annually, we conduct a member satisfaction survey to get a pulse on what we are doing well and what we can improve upon. Many of our strategic initiatives are focused on member feedback and our annual survey allows us to zero in on what is most important to our members.

Let us know what is important to you and take this opportunity to share your feedback with us. The survey will be available online and via a QR code in branches. **Look for the link in your email in early September!**

Want to share feedback with us now?  
**Email [memberservice@ficu.com](mailto:memberservice@ficu.com)**

## Financial Literacy Corner

### Topic of the Quarter High Yield Savings

A high-yield savings account is a type of savings account that can pay up to 10 to 12 times the national average of a standard savings account. Traditionally, people have held a savings account at the same financial institution where they hold their checking account for easy transfers.

When shopping for a high-yield savings account, compare factors such as initial deposit requirements, interest rates, minimum balance requirements, and fees. One important feature that is the same between traditional savings accounts and their high-yield counterparts is that your deposits are protected up to \$250,000 by the National Credit Union Administration (NCUA).

**How to use a high yield savings?** 1) As an emergency fund, where you typically want to consider having at least three to six months' worth of living expenses deposited. 2) To save up for a large purchase, such as a house, car, or vacation. 3) To keep extra cash so that you can earn more interest rather than keep it in a regular savings account.

Source: Investopedia

**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

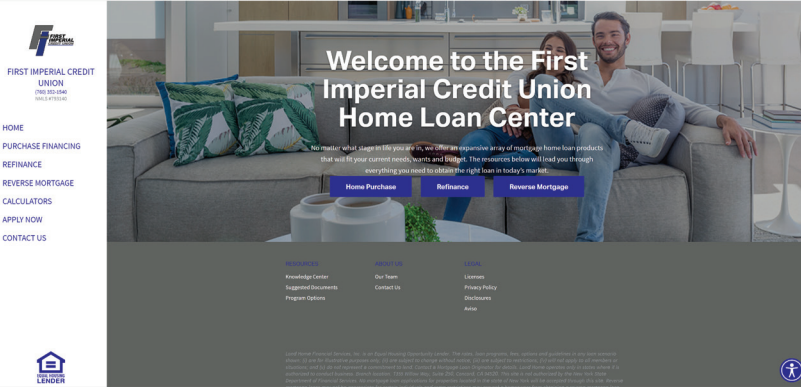
**24 Hour Audio Teller (E-Z Teller)**  
 (888) 362-2093  
 Password Needed  
 760-352-1540, option 6

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



# Home Loans

Buying a new home or in the market to refinance? Check our revamped site for mortgage loans. We have a variety of loan program options and a handy loan payment calculator.



NMLS #793140

To apply online, be prepared with the following documentation.

- Residential Mortgages:
  - Paystubs (Last 30 days)
  - W-2s (Last 2 years)
  - Tax Returns (Last 2 years)
  - Bank Statements (Last 3 months)
  - Mortgage Statement

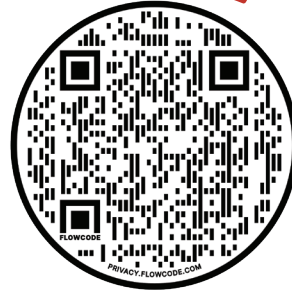
**For Refinancing also add:**

- Homeowners Insurance Policy

**If Applicable:**

- Bankruptcy Discharge
- Separation or Divorce Decrees

Scan Here to Learn More



## #FICUintheCommunity



## Current Loan rates as low as:

New Auto	5.24% APR*
Used Auto	5.49% APR*
First-time Auto	8.99% APR*
Signature	9.99% APR*

**Apply at [ficu.com](http://ficu.com)**  
 \*Annual Percentage Rate. Loan rates subject to change at any time.




## Online Banking feature highlight: Account Alerts

To ensure you know what is happening with your finances at all times, Banno offers a variety of notifications to keep you up-to-date with what's happening in your accounts.

You have the ability to set the following alerts based on a variety of events:

- High Balance
- Low Balance
- Credit Transaction (Deposit)
- Debit Transaction (Withdrawal)
- Login from a new device
- Password change
- and more!

 Visit our Youtube page @firstimperialcu for a video tutorial on adding alerts.  
**YouTube**

## Mark your Calendar

We will be closed on the following days:

**Independence Day**  
 Tuesday, July 4

**Labor Day**  
 Monday, September 4

Follow us on:



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

FirstImperialCU