

Fidel Gonzalez
President/CEO

President/CEO Message

In our increasingly digital world, the security of our online accounts are more important than ever. Protecting your personal information is essential to keeping your collective safety and privacy. Take a moment to read our tips on Account Security and share them with your family and friends. By adopting these practices and learning account safeguard tips you will play a crucial role in your digital security.

This September, we will send out our annual Member Satisfaction Survey. Our commitment to you is driven by continuous improvement and the invaluable insights we gain through your feedback. This survey is an opportunity for you to voice your opinions that directly influence our strategies and initiatives. Whether it's our products, services, or member interactions, your feedback helps us enhance the value we provide to our members and employees.

I look forward to reading the comments. Together, we can make First Imperial Credit Union an even better place for all your financial needs. Enjoy your summer and be safe.

Share your Feedback with Us

We hope you're enjoying your experience with FICU. To help us serve you better, we'd love to hear your feedback through our Annual Member Satisfaction Survey.

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



Financial Literacy Corner

Topic of the Quarter Account Security

To help keep your account secure, it's important to stay vigilant of the common scams that hackers use to gain access to your personal information. Read the safety practices below to keep your account safe and secure.

- Use strong, unique passwords that have a mix of uppercase and lowercase letters, numbers, and special characters. Tip: Use a sentence or your favorite lyric of a song and add a few numbers or a special character.
Example: !tst#eEYEoftheti6er
- Enable two-factor authentication (2FA) when available.
- Be cautious of phishing attempts—never click on suspicious links or share personal information with unverified sources.
- FICU will never contact you to request your account number, online banking credentials, or other personal information.

If you suspect that your account has been compromised, change your password immediately and contact FICU at 760-352-1540, option 0 for assistance. Taking proactive steps can significantly reduce the risk of unauthorized access and help keep your account safe.

August Skip-A-Pay

We offer Skip-a-Pay* twice a year and in August you could qualify to skip your next loan payment. Look for your notice in the mail, or estatement portal if you've enrolled into electronic notices.

You are allowed to skip the next loan payment under the following conditions:

- 1) The loan must not be a workout loan, or currently have a deferment.
- 2) Loan(s) must be opened before 9/1/2023
- 3) No late payments within the past 6 months.
- 4) All loans and account must be current and in good standing at the time of request.

*A Skip-a-Pay fee will be processed, per the Credit Union's Fee Schedule, for each skip a payment request. Certain restrictions apply and not all loans are eligible for this program, including but not limited to Real Estate, HELOC, Instant Cash, Unemployment, and Fast Cash. Skip-A-Pay program subject to change.

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



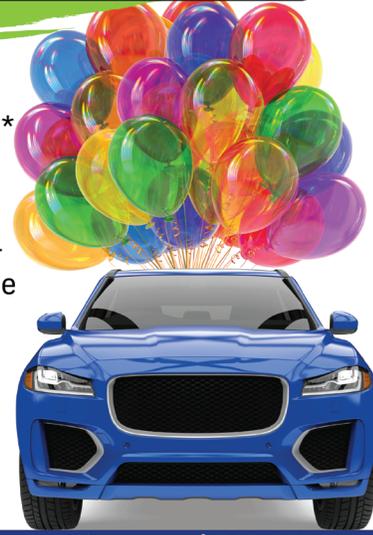
Celebrate FICU's Birthday

New/Used Auto Loans as low as

4.82% APR*

TERMS UP TO 84 MONTHS

- ✓ No Payments for 90 Days**
- ✓ Apply Online at ficu.com
- ✓ Protect your Auto with our GAP and warranty coverage



ficu.com | 760-352-1540

*Annual Percentage Rate. Loan application subject to credit approval. 4.82% APR applies to new and used vehicles up to 84 months based on creditworthiness. Current FICU loans not eligible for promotion. Other restrictions may apply. All vehicles financed are subject to inspection. Minimum loan amount of \$5,000. Payment per \$1,000 financed with an 84 month term at 4.82% APR is \$14.94. Rates and terms subject to change without notice. For additional details visit ficu.com or call your loan officer. FICU reserves the right to modify or cancel this promotion at any time without notice. Promotional rate valid through 8/31/2024. **No payment due for 90 days from the day the loan is funded. Interest will begin to accrue on the day the loan is funded.



Current Loan rates as low as:

New Auto	4.82% APR*
Used Auto	4.82% 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:
 Loan Application

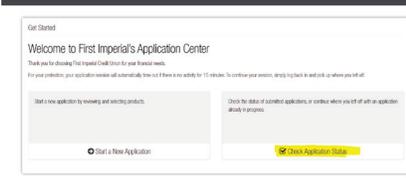
Applying for a loan is easy with online banking and the mobile app. The benefit of being an existing member is that we can prefill your application with your existing information. No need to re-enter your address, phone number, and general information. As long as your information is updated, the time it takes to apply for a loan is just a few minutes.

You name it, we've got the funds for it.

The right loan can be the key to unlocking your next big adventure. Our loan officers are here to help every step of the way.

[Start your application](#)

After you apply, you can check your loan status by logging in to online banking and clicking on "Start your Application," then "Check Application Status"



Mark your Calendar

We will be closed on the following days:

Labor Day
 Monday, September 2

#FICUintheCommunity



Easter baskets were put together by our staff to donate to the children of CASA Imperial Valley.



Our team participating at the Career Fair Day at Hidaigo Elementary School in Brawley.



Teaching students about saving and careers in banking at the TL Waggoner Career Fair.



Collections team Sandra and Vicente help provide breakfast for Brawley Feed the Need.

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

Follow us on:

 FirstImperialCU