

**Fidel Gonzalez**  
President/CEO

## President/CEO Message

As the season of festivities begin, I am humbled by the incredible support we have received in 2021 from our Board, employees, and members. Still reeling from our win as the 2021 Best Credit Union, and the positive feedback received in our Annual Member Satisfaction Survey, I am reminded that the year is not over. There are still members to help, a team to coach and mentor, and processes to improve.

This fourth quarter, we are bringing back our Holiday Loan with a low fixed rate and 36-month term, and a special promotion for our Loyalty

Checking account where you can win four tickets to Universal Studios Hollywood! See our flyer on the next page for more details or visit [ficu.com](http://ficu.com).

In closing, I thank you all from the bottom of my heart for being our guiding light. As we celebrate 80 years in business next year, I look forward to celebrating with you, and continuing to be YOUR best credit union. Enjoy your holidays and stay safe!

## Financial Literacy Corner

Topic of the Quarter

### Holiday Car Shopping

We all love a good deal, and when it comes to car shopping, the best time of year to buy a car is the Fall. As the new model of vehicles get released, dealers want to make room in their inventory which means you can score great savings! Here are a few reasons why FICU is your best choice for auto loans:

#### • Pre-approvals

Our online application is easy and you receive a decision within two business days!

#### • No payments for up to 45 days\*

Give yourself a break just in time for holiday shopping! Your first payment won't be due until up to 45 days after you fund your loan.

#### • No prepayment penalties

Want to pay off your loan early? That's all right by us!

#### • Apply and Fund your loan from home

Complete the entire loan process online from applying to closing. We offer an online application at [ficu.com](http://ficu.com) and fund using electronic signatures with DocuSign.

\*Interest will begin to accrue the day the loan is funded.



## Holiday Loan now available

Make the smarter choice this holiday season. Instead of paying high interest rates on credit cards, apply for a Holiday Loan with FICU. With rates as low as 9.24% APR\*, you're sure to save money on interest this shopping season.



Loan promotion available through December 31, 2021.

\*Annual Percentage Rate. Loans subject to approval.

## Saver account maturing Nov. 1

If you have a Holiday Saver, just a reminder that your saver account funds will be transferred to your primary savings account on November 1, 2021, or the account that you designated upon the opening of the account.

Don't have a Holiday Saver account? Open an account anytime after November 1, and start saving for next year. You have three easy ways to open your account:

- 1) Visit any branch—no appointment needed
- 2) Call us at 760-352-1540, option 0
- 3) Send us a chat via online banking

## Need Help to Stay Afloat?

Beginning October 18, we will introduce our Unemployment Loan program! We will have a quick & simple approval process to help give you some relief from expenses and debt caused by wage loss while you wait for your Unemployment Benefits. Visit [ficu.com](http://ficu.com) or call us at 760-352-1540, option 0 for more information.



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

**www.ficu.com**  
Sign up for free  
home banking access online



Meet our **Branch Managers**



Learn more about awesome managers at [ficu.com](http://ficu.com) > About Us > Management Team.



Protection for **every stage** of life

**Designed for credit union members**

Life insurance can help protect your family and everything you've worked so hard for. It can provide your loved ones with money to help pay for things like:

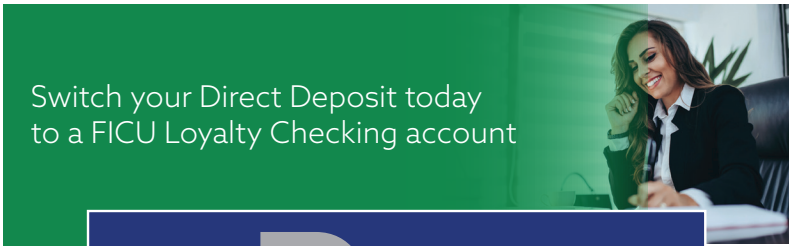
- Daily living expenses
- Your children's education
- Mortgage or rent payments
- Funeral and other final expenses

TruStage can help you get life insurance that fits your needs and budget. Let us help protect what matters most.

**Toll-free 1.855.612.7909 or visit [TruStageLife.com](http://TruStageLife.com)**

TruStage® life insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company, P.O. Box 61, Waverly IA 50677-0061. The insurance offered is not a deposit and is not federally insured sold or guaranteed by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations. © TruStage Insurance Agency 2020 DTG-2943936.1

Go Direct with FICU  
and get paid a day early\*



Switch your Direct Deposit today  
to a FICU Loyalty Checking account



**Now through November**

Enter to a win 4 tickets  
to Universal Studios Hollywood!¹



**No  
Monthly  
Fee**



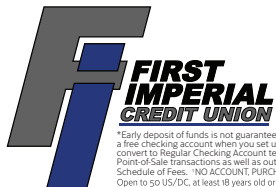
**Early  
Direct  
Deposit\***



**No  
Minimum  
Balance**



**Higher  
Overdraft  
Limits**



**No appointment necessary,  
open your account today  
at any FICU Branch!**

\*Early deposit of funds is not guaranteed and is dependent on the processing times of your employer and/or government agency. Loyalty Checking account is a free checking account when you set up direct deposit and sign up for eStatements. If no direct deposit is deposited within 60 days, account will automatically convert to Regular Checking account terms and conditions. No FICU surcharge will be incurred at FICU or Co-Op ATMs. Merchant fees may apply on Point-of-Sale transactions as well as out-of-network fees from the ATM owner and FICU. For account details and fees, see Truth-in-Savings disclosure and Schedule of Fees. ¹NO ACCOUNT PURCHASE OR OBLIGATION IS NECESSARY TO ENTER OR WIN. Giveaway begins 9:00 AM PT 10/12/21 & ends 6:00 PM PT 11/30/21. Open to 50 US/DC, at least 18 years old or the age of majority in jurisdiction of residence. Void where prohibited. See Official Rules at <http://www.ficu.com/resources/>. Forms & helpful links/ for entry instructions, odds, prize description & restrictions. Universal Studios Hollywood and its parent company/subsidiaries are not involved in any way in this giveaway. FICU is solely responsible for providing the prize(s) listed above. FICU has the right to terminate or modify this promotion without prior notice.

[ficu.com](http://ficu.com) | 760-352-1540



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

**Current Loan Rates  
as low as:**

New Auto	1.99% APR*
Used Auto	2.24% APR*
First-time Auto	7.74% APR*
30-year Fixed	3.31% APR*
Signature	9.99% APR*

**Apply at [ficu.com](http://ficu.com)**

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

**Tax eDocuments  
Reminder**

If you are currently signed up for eStatements, you are also automatically enrolled to receive electronic tax forms for 2021.

1098 and 1099 Tax Documents will be uploaded to the Documents section of Online Banking/Mobile App in early January. If you currently elect to receive paper statements, you will receive your document via mail.

***Want to sign up for eStatements?  
Click on Documents in the App to  
sign up today!***

**Mark your Calendar**

*We will be closed on the  
following days:*

**Columbus Day**  
Monday, October 11

**Veterans Day**  
Thursday, November 11

**Thanksgiving Day**  
Thursday, November 25

**Day After Thanksgiving**  
Friday, November 26

**Christmas Eve**  
Friday, December 24

**Christmas Day**  
Saturday, December 25

**New Year's Eve**  
Friday, December 31

**New Year's Day**  
Saturday, January 1

*Follow us on:*



FirstImperialCU