

President/CEO Message



Fidel Gonzalez
President/CEO

Cooler weather is ahead of us and Christmas is arriving early for our members. It's here—Zelle is now offered as part of our services within the online banking platform. FICU is making it easier for you to enjoy your social outings, get instant payments, and more by integrating Zelle with our platform. You don't even leave the app to send or request money—simply select "Send money with Zelle," and you're on your merry way. We appreciate your loyalty and are proud to be able to evolve our credit union to offer products and services that make it

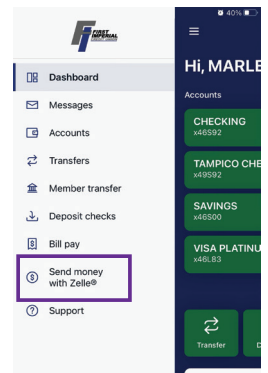
easier for you to bank with us.

With the community in full swing with upcoming events, be sure to visit us at the many events this quarter to learn about ways to keep you financially healthy. Many experts recommend having an emergency savings of at minimum of 3-6 months' worth of expenses. With this mind, let us help you get started with our newest savings account—learn about the benefits and start building yours today.

Lastly, I'd like to recognize the Calexico Branch team and celebrate their 5th anniversary milestone. Their success is not without your loyal membership and I am happy to share our services in the City of Calexico. Have a great holiday season!

Zelle launches in our Online Banking and Mobile App

Zelle is now live in our online banking and mobile app platforms. We are excited to offer this service to our members in order for you to be able to send and receive instant payments from family and friends. To learn more about this service visit ficu.com/zelle.



Happy 5th Anniversary Calexico Branch



In October, the Calexico branch celebrates its fifth anniversary at its new location. Thank you for your loyalty and stop by our branch for all of your checking, savings, or loan needs!

Financial Literacy Corner

Topic of the Quarter: Holiday Purchases

As you're gearing up for your holiday shopping, research your purchasing options. We offer a low-rate Holiday Signature loan and VISA credit cards. Don't get stuck with paying a high-interest loan or credit cards that department stores offer. Speak to a member service representative today to learn about your options. You may also apply online at any time at ficu.com

Additionally, it's important to keep track of your spending and the FICU mobile app can help you with that. Be sure to turn on your transaction alerts as a reminder. Watch our video tutorial on our YouTube channel to help you get them setup, or send us a chat!

Visit our community booths this season

#TeamFICU will be at many events this upcoming quarter including Imperial Market Days, City of El Centro's Trunk or Treat, Christmas Parades and more. Make sure to stop by our booths for giveaways, information, and more.



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



1.75% APY* EMERGENCY SAVINGS

Let FICU help when "life" happens



Auto Repair



Medical Bills



Home Repair

Financial experts recommend that everyone should have an emergency savings account to cover three to six months' worth of expenses.

Open your account today!

**Set up automatic payroll deductions and FICU will credit the \$25 minimum deposit



ficu.com



*APY - Annual Percentage Yield. This rate is variable and may change without notice on a monthly basis. Monthly compounding interest. The minimum deposit to open this account is \$25. After initial deposit of \$25, a minimum payroll deduction of \$25 per pay period and a minimum daily balance of \$25 are required to obtain the APY stated on the Rate Schedule. **When an automatic payroll deduction of at least \$25 is set up, FICU will do a bonus \$25 deposit into your account. Bonus deposit valid through October 31, 2023. This account may hold a maximum balance of \$10,000. See Truth-in-Savings for additional disclosures.

#FICUintheCommunity



Current Loan rates as low as:

New Auto	5.74% APR*
Used Auto	5.99% APR*
First-time Auto	9.49% APR*
Signature	10.49% APR*

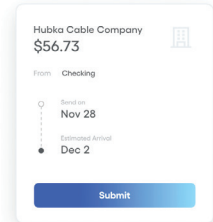
Apply at ficu.com

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



Online Banking feature highlight: Bill Pay

With our Bill Pay integration, you have the ability to pay almost anything digitally—and it's simple to do: designate a payee, set the amount, and schedule the payment to be sent.



Learn more about Bill Pay at ficu.com

Mark your Calendar

We will be closed on the following days:

- Columbus Day**
Monday, October 9
- Veterans Day**
Friday, November 10
- Thanksgiving Day**
Thursday, November 23
- Day After Thanksgiving**
Friday, November 24
- Christmas Day**
Monday, December 25
- New Year's Day**
Monday, January 1

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

