



Fidel Gonzalez
President/CEO

President/CEO Message

As the holiday season quickly approaches, we understand that times are a bit challenging for many of us. At First Imperial, we want to be a beacon of support and stability during this festive time.

We invite you to visit us at our booth during upcoming community events, including Imperial Market Days. Our team is excited to assist you with any financial questions and to show our appreciation for the community's support over

the past 82 years. As you enjoy the festivities and cherished moments with family and friends, we also encourage you to stay vigilant and take advantage of the robust account security features available through our online banking platform. Your peace of mind is a top priority for us.

May this holiday season bring you joy, reflection, and a sense of accomplishment for all that you have achieved this year. From all of us at First Imperial Credit Union, we wish you and your loved ones a very Happy Holidays!

»» Financial Literacy Corner

Topic of the Quarter Budgeting Basics

Budgeting is a vital skill that can help you take control of your finances and achieve your financial goals. Here are some essential tips to get started:

1. **Track Your Income:** Begin by listing all sources of income, including salary, freelance work, or passive income streams. Knowing exactly how much you have coming in is crucial.
2. **List Your Expenses:** Break down your monthly expenses into fixed (rent, utilities) and variable (groceries, entertainment) categories. This will give you a clear picture of where your money goes.
3. **Set Goals:** Decide what you want to achieve financially—whether it's saving for a vacation, paying off debt, or building an emergency fund. Having clear goals makes budgeting more motivating.
4. **Create Your Budget:** Based on your income and expenses, create a budget that allocates funds to each category. The 50/30/20 rule is a great starting point: 50% for needs, 30% for wants, and 20% for savings and debt repayment.

At the end of the month, review your budget. Are there areas where you overspent? Where can you cut back? Adjust your budget as needed to ensure it aligns with your financial goals. Budgeting may seem daunting at first, but it's a powerful tool to take control of your finances and work toward a more secure future!

Source: U.S. Consumer Financial Protection Bureau (CFPB), "Budgeting: How to create a budget and stick with it"



AN FICU NEWSLETTER financial CENTS

La Quinta Update

We are excited to announce that our La Quinta Branch will be opening soon! The branch will be located at the Komar Desert Center in La Quinta and we can't wait to serve this vibrant new community. Our team is eager to provide tailored services to help our members thrive. We look forward to opening soon and becoming an integral part of the Coachella Valley community. For more information and updates, please visit [ficu.com/LaQuinta](https://www.ficu.com/LaQuinta).

Savings Challenge

Join our Savings Challenge and watch your money grow! This quarter, we're encouraging all members to save a little more each week. Here's how it works:

Weekly Savings Plan:

- **Week 1:** Save \$10
- **Week 2:** Save \$10
- **Week 3:** Save \$10
- **Week 4:** Save \$10
- **Bonus Week:** Save \$15

By the end of the quarter, you'll have saved a total of \$150!

This simple and structured approach makes it easy to build your savings without feeling overwhelmed. It's a fantastic way to cultivate good financial habits and create a sense of accomplishment!

Why Participate? Participating in this challenge is about more than just saving money—it's about taking meaningful steps towards your financial future. Whether you're looking to build an emergency fund, save for a special occasion, or simply develop the habit of saving regularly, this challenge can help you get there. Every dollar saved is a step closer to achieving your financial goals!

Share Your Progress! We'd love to hear how you're doing! Share your Journey on social media using #FICUSavingsChallenge or send us a message, and you might be featured in our next newsletter!

Happy Saving!

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



Limited Time
6-MONTH CD **6% APY***

*Annual Percentage Yield (APY). Rate good for 6 months only. To receive above stated 6-month rate (6.00% APY), must be opened with a minimum deposit of \$1,000. Funds must remain on deposit for 6 months. Withdrawal before 6 months will result in a penalty. Rate is subject to change or cancellation at any time. Other restrictions apply. See branch for complete details.

NCUA

First Imperial Credit Union invites you to a free community event

SHRED DAY
Saturday, November 2nd
9 a.m. to 12 p.m.
**Or until truck reaches its capacity*

SCAN HERE

LIMIT (2) BOXES PER HOUSEHOLD
For more information on accepted terms, visit
ficu.com or scan the QR Code.

ficu.com

NCUA

#FICUintheCommunity



We had the wonderful opportunity to engage with our local teachers at various event around the valley. We believe that educators are the backbone of our future, shaping the leaders of tomorrow. As part of our commitment to supporting these dedicated individuals, we organized a special teacher giveaway, providing gift cards to help cover classroom expenses. It's our way of saying thank you for their hard work and commitment to our children's education.

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

Current Loan rates as low as:

New Auto	5.74% APR*
Used Auto	6.24% 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.



Ronald McDonald House Charities

This October, participate in Red Shoe Day with us as we support Ronald McDonald House Charities! Your generous donations help provide families with a comfortable place to stay while their children receive critical medical care. Join us in making a difference—every contribution counts, and together we can bring hope and support to those who need it most. Let's walk in red shoes and show our commitment to keeping families close!

Mark your Calendar

- We will be closed on the following days:
- Columbus Day**
Monday, October 14
 - Veterans Day**
Monday, November 11
 - Staff Training Day**
Saturday, November 16
 - Thanksgiving Day**
Thursday, November 28
 - Day After Thanksgiving**
Friday, November 29
 - Christmas Eve Half Day**
Tuesday, December 24
 - Christmas Day**
Wednesday, December 25
 - New Years Day**
Wednesday, January 1

