

FAQs: Credit Union Name Change

- 1. Why is the credit union changing its name?** This change is part of a thoughtful and collaborative strategic initiative to ensure our name reflects the diverse communities we are proud to serve. Our goal is to represent all our members with inclusivity while staying true to our commitment to providing excellent financial service—because that’s at the core of everything we do.
- 2. Is the credit union being sold or merged with another institution?** No, the credit union is not being sold, nor are we entering a merger. We remain the same trusted, member-owned institution you know and rely on.
- 3. Will the credit union's mission or services change?** No, our mission, leadership, and dedication to your financial well-being remain unchanged. The name change will not impact the products and services we provide.
- 4. How does the new name affect my accounts or membership?** There will be no changes to your accounts or membership. Your member number, account details, and access to services, including online banking, will stay the same.
- 5. Why now?** This is the right time for us to take this step. With our growing membership and expansion to Riverside County, this rebranding allows us to strengthen our connection with everyone we serve today and in the future.
- 6. Will the ownership of the credit union change?** No, our credit union will continue to be member-owned, ensuring that our members continue to have a voice in how we operate.
- 7. Will the credit union employees change?** No, the employees of the credit union will remain the same, continuing to provide the excellent service you’ve come to expect.
- 8. Who is eligible to join the credit union?** The same membership eligibility requirements will apply. Membership can be open to those who meet at least one of the following:
 - a. [Live, work, or worship in the Imperial County](#)

- b. [Live, work, or worship in the following cities of Riverside County:](#) Banning, Beaumont, Blythe, Cathedral City, Coachella, Desert Hot Springs, Indian Wells, Indio, La Quinta, Palm Desert, Palm Springs, Rancho Mirage, Thermal, or Thousand Palms.
- c. [Relative of a person within our field of membership.](#)
 - i. Relative must be: Spouse, mother, mother-in-law, father, father-in-law, son, son-in-law, daughter, daughter-in-law, stepchildren, adopted children, sister, sister-in-law, brother, brother-in-law, grandfather, grandmother, grandson, granddaughter.

9. Will this cost members anything? No, the name change and rebranding initiative will not cost members anything. We have carefully planned for this change without impacting member services or fees.

10. How will fees, loan rates, or deposit rates be impacted by the name change?
There will be no impact. Fees will remain low, and our loan and deposit rates will continue to reflect our credit union principles of fairness and member-first service.

11. What will the new name be? We're excited to share that the new name will be revealed in the late Summer of this year. Stay tuned for updates as we prepare for the unveiling!

12. When will the name change? The name will change in the Fall of this year.

13. What does the new name mean for the credit union's identity? While the name is changing, the heart of who we are remains the same. This rebranding is about embracing and celebrating the people and communities who make up our credit union family—because people are the pulse of everything we do.

14. Do I need to do anything because of the name change? No action is required on your part. Your accounts and services will continue to operate as usual. Your account numbers will remain the same, and any automatic payments or direct deposits will proceed without interruption.

- 15. Will my Debit/Credit/ATM card and checks work even if it has FICU?** Existing cards and checks will remain valid with the FICU branding. New cards with the updated branding and name will be issued if ordered after our rebranding date. If your cards expire before the rebranding date, they will be issued with FICU and when they naturally expire, you'll receive the new card with the new branding.
- 16. Will my deposits remain federally insured by the NCUA?** Yes, we want to assure you that your deposits will continue to be federally insured by the NCUA, with coverage of up to \$250,000, ensuring the safety and security of your funds.
- 17. Will the credit union's phone number change?** No, our current number 760-352-1540 will remain the same.
- 18. Will the credit union's website change?** Yes, the website link will be updated. We will provide the new website link in advance of the change to make the transition as seamless as possible.
- 19. Will the credit union's online banking change?** Yes, the direct website link will change to reflect our new name. We will provide the new website link in advance of the change to make the transition as seamless as possible.
- 20. Will the credit union's mobile app change?** Branding and the name will change, but you will not need to download a new application.
- 21. Will the credit union's days of operation and hours change?** No, our hours and days of operation will remain the same, ensuring continued convenience and accessibility for our members.
- 22. Will the Routing Number change?** No, our Routing Number will remain: 322276305
- 23. How does this change benefit me as a member?** The rebranding effort is designed to enhance our visibility and commitment to strengthening our presence in the communities we proudly serve.
- 24. Where can I find additional information?** For additional information, please visit ficu.com/namechange.