

Fidel Gonzalez
President/CEO

President/CEO Message

At First Imperial Credit Union, our top priority is safeguarding your financial well-being. I encourage each of you to take a moment to review your account security settings. Ensuring that your contact information is current and updating your passwords regularly can significantly enhance your account's protection. Don't forget to read our blog at ficu.com to learn about conducting safe transactions and maintaining account security.

This is also a great time to revisit and fine-tune your savings goals. Whether you're planning for a big purchase, building an emergency fund, or saving for retirement, setting clear, achievable goals can help you stay on track and make the most of your financial resources. We're here to support you every step of the way. If you have any questions or need assistance, please don't hesitate to reach out to our dedicated team.

We are also excited that construction is underway at our new branch location in La Quinta. Visit ficu.com/laquinta to follow along our journey. Thank you for being a valued member of our credit union. Here's to a year of financial growth and security!

»» Financial Literacy Corner

Topic of the Quarter Understanding and Managing Debt

Debt can be a helpful financial tool when used wisely, but it's important to understand how to manage it effectively to avoid potential pitfalls. Below are key points to help you navigate debt and make informed financial decisions. [Visit our blog at \[ficu.com\]\(https://ficu.com\) to read the full article.](#)

- 1. Types of Debt:** Know the difference between secured and unsecured debt.
- 2. Good Debt vs. Bad Debt:** Identify beneficial debt (like mortgages) versus high-interest debt (like credit cards).
- 3. Repayment Plan:** Create a clear strategy for paying off debt.
- 4. Budgeting:** Incorporate debt repayment into your monthly budget.
- 5. Avoid Debt Traps:** Stay clear of common pitfalls, like payday loans.
- 6. Professional Help:** Seek advice if managing debt becomes overwhelming.



La Quinta Branch set to open in May

We are excited to share some fantastic news with you! Our credit union is growing, and we are thrilled to announce the opening of our new branch in La Quinta this coming May.



Federally insured by NCUA 79825 Highway 111, Suite B-102 (Korner Desert Center)

The new branch will feature an ATM, and full service dedicated team ready to provide exceptional service. Our goal is to make banking more convenient and accessible for all our members.

The La Quinta Branch will be managed by Samuel Fernandez who has more than 18 years of banking experience and is a Coachella Valley native. To learn more about the branch construction progress visit ficu.com/laquinta.

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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

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*Annual Percentage Rate. Loan application subject to credit approval. 5.74% APR applies to new 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 \$5,000 financed with an 84 month term at 5.74% APR is \$14.49. Rates and terms subject to change without notice. For additional details visit Ficu.com or the Loan User agreement. FICU reserves the right to modify or end this promotion at any time without notice. Promotional rate valid 2/1/23 through 4/30/25. **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.

NCUA

#FICUintheCommunity



Brawley team at the Westmorland School Health Fair

Calexico team at the Heber Tamale Festival.




Current Loan rates as low as:

New Auto	5.74% APR*
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Signature	11.74% APR*

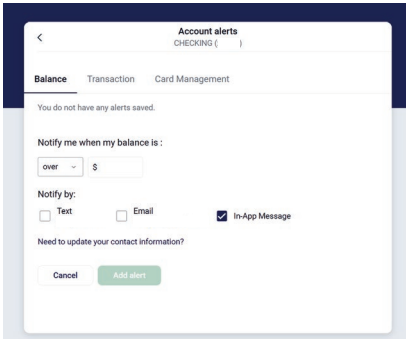
Apply at ficu.com

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



Online Banking feature highlight:
Alert Notifications

Set up custom alerts for low balances, large transactions, and more to stay informed about your account activity. You can create as many or as few alerts as you want for each of your accounts. You also have the ability to set the delivery method—text, email, or in-app message.



Visit our YouTube Channel for step-by-step tutorials.

Mark your Calendar

We will be closed on the following days:

Presidents Day
Monday, February 17

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

Follow us on:

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