

ServiceLine



HAPPY NEW YEAR

A Year in Review

Each year we like to take time to reflect on the previous year and think of new innovative ways how we can better serve our members in the year to come.

This past year was a year full of exciting changes! In August we successfully launched our new website which helps members navigate through our products and services easier. We also incorporated an electronic loan application where members and non-members alike can apply for a number of loans. You can apply online straight from the comfort of your home at any time! We have worked hard this year to streamline our products and services for our members.

We ended 2018 on a generous note, with the help from our amazing members we were able to help those less fortunate. We continued our tradition of our annual month long fundraiser for Hinds Hospice Angel Babies. We also held a toy drive

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"First California Federal Credit Union is your Financial Connection" serving Active and Retired Federal Government Employees, Military, Business Partners and Qualifying Family/ Household individuals working or living in Fresno County.

A Year in Review *(continued from front page)*

for Toys for Tots! We are so thankful for members like you who are so generous especially during times of need.

The past year was also a profitable year for the Credit Union. We were able to increase our Visa Credit Card portfolio as well as our Mortgage Loan products. Each year we set goals for the Credit Union to meet and are pleased to announce we have met those goals once again, all thanks to our wonderful members like you!

This past year also included many wonderful events in the community. Events like Shred Day where we offered free shredding services to our members and the community. We also established a great partnership with Fresno City College where we attended various on-campus events. Be sure to check us out the next time we are on campus sharing information about our products and services.

We are excited for the wonderful changes to come to 2019! Our number one goal is to establish more Business Partners in the Valley. By establishing relationships with Business Partners we can offer our wonderful products and services to more members. If you have a business in mind who would like to be a part of First California Federal Credit Union's Business Partners please have one of their representatives' reach out to us! We will explain all the benefits of becoming a Business Partner with FCFCU!

Holiday Closings

Martin Luther King Jr. Day

Monday, January 21, 2019

Presidents' Day

Monday, February 18, 2018

Thoughts for the Quarter

"Resolve to keep happy, and your joy you shall form an invincible host against difficulties."

– HELEN KELLER

"Every time you tear a leaf off a calendar you present a new place for new ideas."

– CHARLES KETTERING

"With the new day comes new strength and new thoughts."

– ELEANOR ROOSEVELT

Volunteer where you can make a difference!

First California Federal Credit Union's Board of Directors meet once a month to plan strategic financial goals for the Credit Union. They volunteer their time and knowledge to serve and represent the best interests of the Credit Union. If you are the type of person who likes to influence the community positively and enjoys working with a team, then consider sitting on the Board of Directors or Supervisory Committee. All applicants must meet specific requirements. Please contact Dianne Edwards, CEO at 559-226-8282, ext. 631 for an application and answers to any questions you may have.

Contact information:

First California Federal Credit Union
2525 East Shields Avenue
Fresno, California 93726
www.firstcalfcu.org

Phone: (559) 226-8282

Fax: (559) 228-0758

Toll Free: 1-877-542-0003

Hours: Monday-Thursday: 10:00 a.m. - 5:30 p.m.
Friday: 10:00 a.m. - 6:00 p.m.

Quick-Phone Audio Response System: 1-800-508-9665

Mortgage Loan Center: 1-888-469-0191

Follow Us:  

Great tools at your fingertips!

Throughout the years, we have worked hard to bring you top of the line products and services to better your banking experience with us!

- * **Virtual Branch Online Banking** – Make loan payments, transfer funds between accounts and so much more.
- * **First Cal FCU App** – Take your FCFCU accounts with you everywhere you go.
- * **Bill Pay** – Pay all of your bills from the comfort of your home when you choose.
- * **E-Statements** – Access your statements quicker by signing up for E-Statements.
- * **Card Valet** – Get real time alerts to help monitor your Debit Card and minimize the risk of fraud.

Routing Your Refund

It's that time of year again! Tax season is upon us. Direct Deposit of your IRS refund is the convenient, safe and quick way to receive your refund. When you stipulate that your tax refund be electronically transferred to your account, make sure you use FCFCU's correct routing number- 321172769.

Do you know who your beneficiary is?

A beneficiary is defined as a person or entity named in a will or a financial contract as the inheritor of property when the property owner dies. A beneficiary can be a spouse, child, charity or any entity.

As we welcome the New Year please take the time to review your accounts here at the Credit Union. Is your beneficiary up to date on your account? To check on your accounts or make changes, please visit one of our Membership Services Representatives.

Fair & Accurate Credit Transactions Act

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you believe the Credit Union is reporting inaccurate information to a credit reporting agency, please notify us, so we can investigate.

New for 2019 Increased Contribution Limits for Traditional and Roth IRA's

The IRA contribution limit will increase to \$6,000. The catch-up amount for individuals age 50 and older remains at \$1,000.

Annual Meeting Notice

The Annual Meeting of members will be held Thursday, March 21st, 2019 at 6pm in the lobby of the Membership Building. Incumbents Jeffrey Lodge and Jan Arnold are up for re-election. Congratulations to Incumbent Leroy Ehresman who will be retiring from the Board of Directors after 40 years of credit union service. A special Thank You for all your contributions to the credit union!

*As a reminder
the credit union will be closed
for these Holidays.*

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Thank you
for your generous contributions this year
supporting these local organizations!

