

# ServiceLine



## *New Year, New You, Same Great Rates!*

With the New Year comes lots of exciting changes for everyone but one thing always remains the same- our great low rates! Whether you are looking for a new car, planning to purchase your first home, or looking for the right Credit Card to fit your needs- we have the right products for you! Apply for the perfect loan to fit your needs this year!

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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



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 wonderful changes! We incorporated a lot of new products and services for our members. Products such as Card Valet where you can receive real time Debit Card information and alerts. We also introduced our First Cal FCU App where you can take your account with you anywhere you go. Make loan payments, transfer between accounts and so much more with the First Cal FCU App! In 2017 we offered our members top of the line electronic services-with more to come in 2018.

We ended 2017 on a generous note, with the help from our amazing members we were able to help those less fortunate as well as those who have been impacted by the recent natural disasters. FCFCU partnered with various organizations in the Valley to help with relief efforts for those displaced by hurricanes and fires. Organizations such as Community Food Bank, Hinds Hospice, Valley Children's Hospital, Toys for Tots and many more!

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 2018! We plan to rebuild our website to create a better extension of our branch for our members as well as establish more Business Partners in the Valley. By establishing relationships with more Business Partners we can offer our wonderful products and services to many 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 give our Marketing Representative, Denise Mena a call at 559-226-8282, ext. 616. She will explain all the benefits of becoming a Business Partner with FCFCU!

## *Holiday Closings*

### **Martin Luther King Jr. Day**

Monday, January 15, 2018

### **Presidents' Day**

Monday, February 19, 2018

## *Thoughts for the Quarter*

*"Your success and happiness lies in you. Resolve to keep happy, and your joy and you shall form an invincible host against difficulties."*

– HELEN KELLER

*"And now we welcome the New Year. Full of things that have never been."*

– RAINER MARIA RILKE

*"Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us."*

– HAL BORLAND

### **Contact information:**

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Fresno, California 93726  
[www.firstcalfcu.org](http://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

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## 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.

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## Check out these Awesome Electronic Products & Services

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.

## Attention IRA Holders

The Credit Union will no longer require a One-Time Enrollment Fee or Annual Fee for IRA's. This is one more way your Credit Union is saving you money in 2018!

## 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.

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## Skip a Pay

Beginning in 2018 First California Federal Credit Union will no longer offer the Summer Skip a Pay program. FCFCU will only offer the Winter Skip a Pay program moving forward.

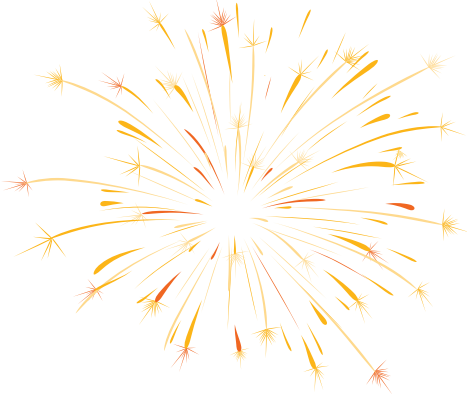
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## Fair & Accurate Credit Transactions Act

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.

## Annual Meeting of Members

The Credit Union's Annual Meeting will be held on Thursday, March 22, 2018 at 6:00 pm in the Credit Union Membership Services Building Lobby. Nominations are currently being accepted to fill a vacancy. All nominations are to be submitted by Friday, February 23, 2018.



*Thank you*  
for your generous contributions to:

