

# NEWS RELEASE



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## **FirstCity Financial Invites You to Listen to Its 1st Quarter 2004 Conference Call**

**Waco, Texas, April 28, 2004** ... In conjunction with FirstCity Financial Corporation's (Nasdaq FCFC) 1st quarter 2004 earnings release, the company invites you to participate in its quarterly conference call to be held on **Thursday May 6, 2004, at 9:00 a.m.**, Central Time. James T. Sartain, FirstCity's President and Chief Executive Officer will lead the call. To participate, dial **1-866-206-5917**, and specify conference I.D. number **454179**. International participants should dial **1-703-639-1106**. Please dial in five minutes prior to the call. If you are unable to listen to the live conference call, a replay will be available by dialing 1-888-266-2081. International participants should dial 1-703-925-2533 to hear the replay. The pass code is 454179 and the replay will be available until Thursday, May 20, 2004.

FirstCity Financial will release its first quarter 2004 results prior to the call. A copy of the earnings release can be obtained from the company's web site: [www.fcfc.com](http://www.fcfc.com) or by calling Suzy Taylor at 866-652-1810.

FirstCity Financial is a diversified financial services Company with operations dedicated to portfolio asset acquisition and resolution and consumer lending with offices in the US and with affiliate organizations in France and Mexico. Its common (FCFC) and preferred (FCFCO) stocks are listed on the NASDAQ National Market System.