

# NEWS RELEASE



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## **FirstCity Financial Invites You to Listen to Its 4<sup>th</sup> Quarter 2003 Conference Call**

**Waco, Texas, February 6, 2004** ... In conjunction with FirstCity Financial Corporation's (Nasdaq FCFC) fourth quarter 2003 earnings release, the company invites you to participate in its quarterly conference call to be held on Tuesday, February 17, 2004 at 9:00 a.m., CST.

James T. Sartain, FirstCity's President and Chief Executive Officer will lead the call. To participate, dial 1-888-792-1075, and specify conference I.D. number 384247. International participants should dial 1-703-925-2505. 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 1-888-836-6074. International participants should dial 1-703-925-2505 to hear the replay. The pass code is 384247 and the replay will be available until Thursday March 4, 2004.

FirstCity Financial will release its fourth quarter 2003 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.