



MEMBER UPDATES

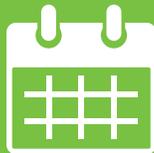
January 2019

QUARTER 1

Member Notice

Our company newsletter will now be distributed semi-annually with your April and October statement.

Past newsletters, annual reports, and other credit union updates can be found on our website by visiting www.pimafederal.org/news.



SAVE THE DATE:

2019 Annual Meeting

**TUESDAY,
APRIL 16**

Marriott University Park

Important Dates:

- Jan 1 New Year's Day
ALL LOCATIONS WILL BE CLOSED
- Jan 21 Martin Luther King Day
ALL LOCATIONS WILL BE CLOSED
- Jan 31 Good Grades Program
FALL REPORT CARDS DUE
- Feb 13 Full Staff Meeting
ALL LOCATIONS WILL OPEN AT 11AM
- Feb 18 Presidents' Day
ALL LOCATIONS WILL BE CLOSED

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2019 Board Elections

In accordance with the credit union's bylaws, the Nominating Committee nominated five candidates, all members, for the vacancies. A brief biography of each candidate is included. Please take a few minutes to look over their credentials and accomplishments. In the event other Pima Federal members would like to run for the Board of Directors, please follow the instructions below.

Pima Federal's nine-person Board of Directors is comprised of members who volunteer their time working with management to set policy and oversee the credit union. Board positions are held for a three-year term. Pima Federal members may run for the Board by mailing a petition signed by 500 members to:

**Chair, Nominating Committee
Pima Federal Credit Union
P.O. Box 50267, Tucson, AZ, 85703**

The petitions must be received by March 7, 2019. Each candidate must be a member of Pima Federal Credit Union and at least 18 years of age. Employees and members of their immediate families are not eligible for the Board. All candidates nominated either by the nominating committee or by petition must be placed before the members. If petitions are received, nominations will be posted in a conspicuous place in each financial center no later than March 12, 2019. If no petitions are received, the nominations provided by the nominating committee will be voted on at the annual meeting on April 16, 2019.

Candidates for the Board of Directors

Timothy J. Dunne

(Incumbent, three years)

- ▶ Board member for 32 years
- ▶ Financial advisor since 1984 working with families on investments and retirement planning along with corporations on establishing retirement plans for their employees
- ▶ Community volunteer on projects from ArtsGroup to the Tucson Meet Yourself
- ▶ Worked with the state of Arizona on managing the Public Service Personal Retirement System pension plan
- ▶ A graduate of St. Thomas Aquinas College with a degree in Psychology and worked with Tucson area youth for many years
- ▶ Married with four children, five grandchildren

Pedro Nájera

(Incumbent, three years)

- ▶ Pima Federal Credit Union volunteer for 25 years
- ▶ Retired Army Colonel with 30 years of active duty, Vietnam Veteran
- ▶ Former member of the Pentagon Federal Credit Union, San Diego Navy Federal Credit Union, Davis Monthan Federal Credit Union, and Tucson Old Pueblo Credit Union
- ▶ Employed for 12 years by Pima Association of Governments before recent retirement
- ▶ Serves as a Past State Deputy of the Arizona Knights of Columbus
- ▶ Mobile Meals volunteer
- ▶ Bachelor's Degree in Business from University of Arizona; Master's Degree in Business from University of Kansas
- ▶ Married for 56 years, three children, six grandchildren

Lisa Parke

- ▶ Associate Board member beginning 2017
- ▶ Board member since Fall 2018
- ▶ 11 years of military service in the U.S. Army
- ▶ Certified Public Accountant licensed in Arizona
- ▶ Audit manager for a local CPA firm
- ▶ Graduated Summa Cum Laude with a Bachelor of Science in Accounting from the University of Arizona

Jason Larter

- ▶ Associate Board member beginning 2017
- ▶ Board member since Fall 2018
- ▶ Serves on Compensation Committee
- ▶ Field Services Commander with the Oro Valley Police Department with over 31 years of service

Dave Finerson *(incumbent, three years)*

- ▶ Board member for 19 years
- ▶ Pima Federal Credit Union Supervisory Committee member since 1986
- ▶ Retired from Banner University Medical Center in 2015
- ▶ Active member St. Frances Cabrini Catholic Church since 1980
- ▶ Graduated from Niagara University with a BA degree in Secondary Education - Social Studies in 1970
- ▶ Earned a MA in Teaching-History in 1972
- ▶ Married for 48 years, three children, two grandchildren



“Pinless” Debit Transaction Disclosure

Pima Federal Credit Union enables non-VISA® debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-VISA® transaction may occur on your Pima Federal Credit Union debit card through the STAR® Network.

Below are examples to distinguish between a VISA® and a non-VISA® transaction:

- ▶ To initiate a VISA® transaction at the point of sale, the cardholder swipes the card, enters it into the chip reader, signs a receipt, or provides a card number for a purchase through the internet, mail or telephone.
- ▶ To initiate a non-VISA® transaction, the cardholder swipes the card or enters it into the chip reader, and enters a PIN.
- ▶ Another form of a non-VISA® transaction is a “pinless” debit in which the cardholder provides the card number to the merchant through the internet, mail or telephone. These types of transactions may be processed by a bill payment merchant or a government agency.

A non-VISA® “pinless” debit transaction may not include consumer benefits provided by VISA® (e.g. zero liability, \$50 consumer loss cap, provisional credit policies of VISA®, and the VISA® chargeback and dispute resolution).