



Smart. Simple. Personal

MEMBER UPDATES

January 2022

QUARTER 1 MEMBER UPDATES



THE
Pima Federal
EDUCATION AWARD

Application now available!

[PIMAFEDERAL.ORG/YOUTH](https://pimafederal.org/youth)

DEADLINE FOR SUBMISSIONS

MAR31

Important Dates:

January 1

New Year's Day *ALL LOCATIONS WILL BE CLOSED*

January 17

Martin Luther King Day *ALL LOCATIONS WILL BE CLOSED*

January 25

Full Staff Meeting *ALL LOCATIONS WILL OPEN AT 11AM*

January 31

Good Grades Program *ALL REPORT CARDS DUE*

February 21

Presidents' Day *ALL LOCATIONS WILL BE CLOSED*

Federally Insured by NCUA



SAVE THE DATE

The Pima Federal Annual Meeting

TUESDAY, MAY 24

Join us virtually or in-person at our Thornydale Branch as we look back at our 70TH year in business and look forward to an even brighter future ahead!

Further details to follow in our next newsletter.

A Better Digital Banking Experience Is Coming Soon!

Exciting changes are coming your way! We're happy to announce that we've been hard at work to create an even better mobile and online banking experience for our members. The new platform will go live on **February 8, 2022** and deliver a vastly improved digital solution for you to manage your finances. This upgrade will allow us to provide a more powerful and personalized experience with new features and tools.

The new platform will give you the ability to:

- ▶ Manage small business accounts with new options for wire and ACH
- ▶ Perform in-app card management and controls
- ▶ Pay bills and transfer funds in seconds
- ▶ Send money to a friend or family member with Zelle®
- ▶ Get a 360-degree view of internal and external accounts
- ▶ Engage in a secure, live chat with an MSR
- ▶ Better understand your credit score and how to make it stronger
- ▶ Use the new mobile app to withdraw money, deposit checks, and more

To ensure that you receive important digital banking updates throughout the next few months, we ask that you **please validate your contact information** including phone number, email address, and mailing address during your next interaction with us. You can make changes to your contact information by logging into online or mobile banking and clicking on your profile, or with any of our staff members in person or over the phone.

We look forward to providing you with additional details on this exciting upgrade in the coming weeks. Visit pimafederal.org/online to learn more.



Fee Schedule UPDATES

Effective March 1, 2022

Drilling of Safety Deposit Box (per box-Actual Cost)	Min. \$150
Inactive Account	\$15/month
AZ Vehicle Title Fee (plus MVD and third party costs).....	\$25
Account Closed Within 6 Months	\$25
Cashier's Check (per check)	\$5

Effective June 1, 2022

Paper Statement Fee	\$2/month
---------------------------	-----------

To view our full Fee Schedule, please visit pimafederal.org/disclosures.

Interested in signing up for eStatements?

Good news, it's now easier than ever! It's also the most secure, convenient, and environmentally friendly way to access all of your account statements and notices.

Simply login to your online or mobile banking account, click the **Documents** tab, and read and agree to the eStatement disclosure.

It's that simple!

"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).

2022 Pima Federal Board Elections

In 2022, three of our Board Members will have reached the end of their elected term. A brief biography of the three incumbent candidates up for re-election 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 one of the three openings on 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 April 14, 2022. 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 April 19, 2022. The credit union will not conduct the election by ballot and there will be no nominations from the floor when the number of nominees equals the number of open positions.

Candidates for the Board of Directors

Timothy Dunne (incumbent)

- ▶ Pima Federal Board Member since 1986
- ▶ Graduated from St. Thomas Aquinas College with a degree in Psychology and worked with Tucson area youth for many years
- ▶ Worked with the State of Arizona on managing the Public Service Personal Retirement System pension plan
- ▶ Financial advisor since 1984 working with families on investments and retirement planning along with corporations on establishing retirement plans for their employees

David Finerson (incumbent)

- ▶ Pima Federal Volunteer, Supervisory Committee Member, and Board Director since 1986
- ▶ Retired from Banner University Medical Center in 2015
- ▶ Graduate of Niagara University with a BA degree in Secondary Education-Social Studies
- ▶ Earned a M.A. in Teaching-History

Pedro Nájera (incumbent)

- ▶ Pima Federal Board Member since 1993, also serves on the ALCO and Pension Committees
- ▶ Retired Army Colonel with 30 years of active duty, Vietnam Veteran
- ▶ Bachelor's Degree in Business from the University of Arizona; Master's Degree in Business from the University of Kansas
- ▶ Employed for 12 years by the Pima Association of Governments before retirement