

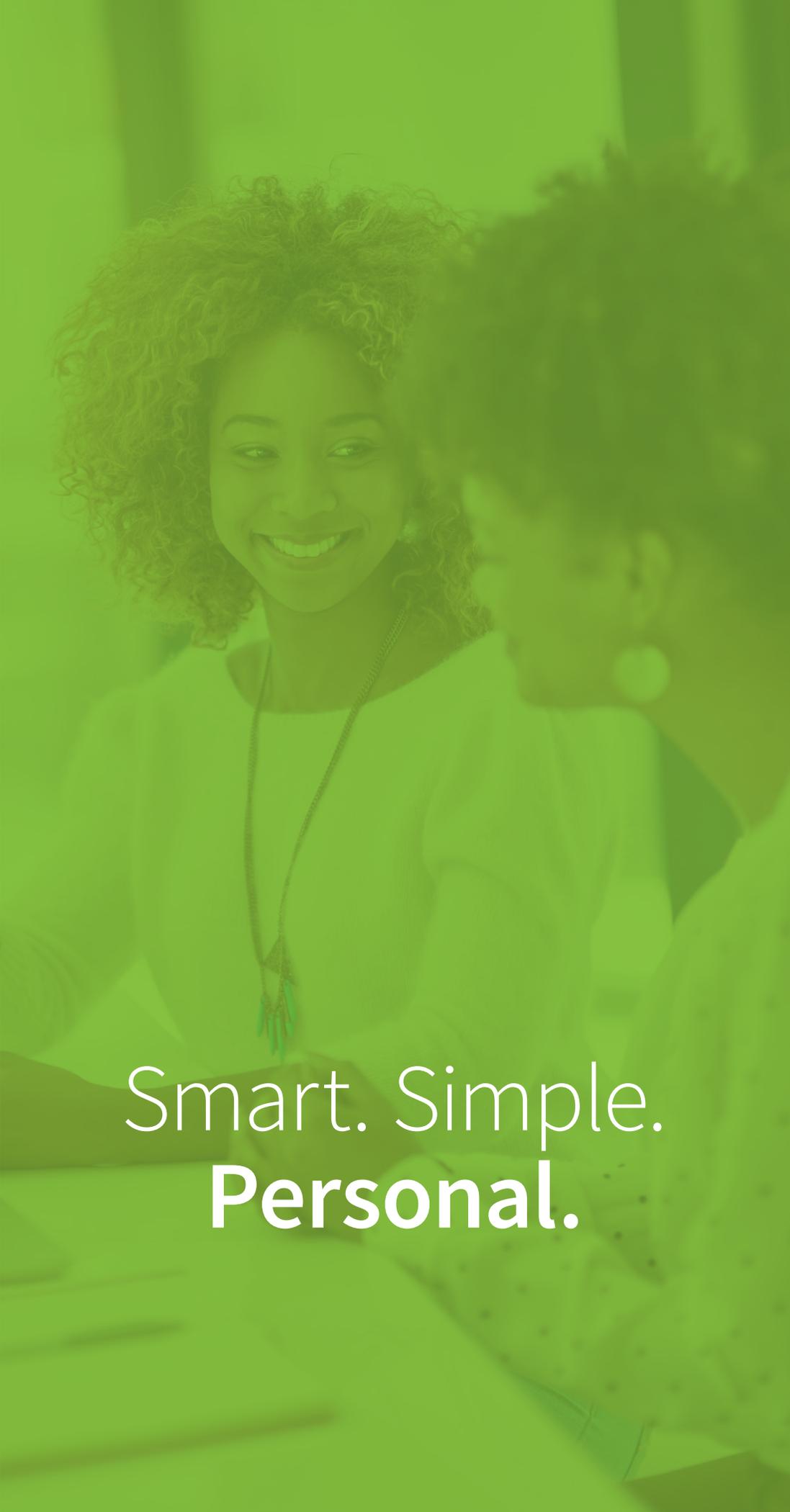
January 2018  
*1st Quarter*

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Smart. Simple.  
**Personal.**



## A Letter from the President/CEO

Eric H. Renaud,  
President/CEO

Dear Member,

As we embark on the New Year, I am both grateful for yet another successful year and enthusiastic about our credit union's future.

First and foremost, I'm excited to announce the grand opening of our eighth location, the Continental Ranch Branch at 8631 N. Silverbell Rd., Marana, AZ 85743. Opened in mid-December 2017, this new branch will further our footprint into the growing and vibrant town of Marana.

Our commitment to strengthening the communities we serve has never been stronger. In 2017, our employees volunteered over 2,300 hours in the community and taught financial literacy to over 1,190 local students.

We continue to offer our members competitive loan and deposit rates while keeping fees to a minimum. In addition, effective January 1, 2018, the minimum balance requirement on our share accounts decreased from \$25.00 to \$5.00 in an effort to provide our credit union's services to the wider community.

In this issue you'll find our 2018 Board Election notice. As part owner of our financial cooperative, please take a moment to review this important information.

In closing, I'd like to take a moment to offer my sincere appreciation to our Board of Directors, volunteers, and staff for their continued dedication to the credit union and our membership. It is because of your service, support, and commitment to our shared values that we continue to flourish. And most importantly, I wish to thank you, our member, for continuing to place your loyalty and trust in Pima Federal Credit Union. Wishing you happiness, health, and prosperity in 2018!

Sincerely,

*Eric Renaud*

Eric H. Renaud  
President & CEO

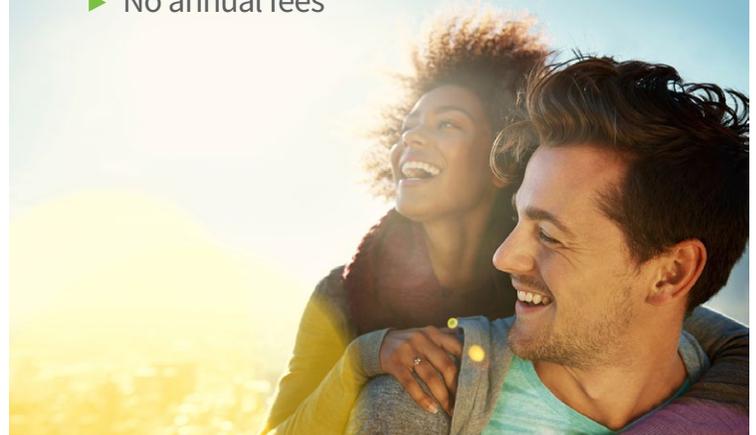
# Enhanced Member Loan Benefits

In an effort to provide even more value to our membership in the form of savings, options, and flexibility, several enhancements were added to our lending program in 2017. We began the year by establishing a partnership with the Royal Automotive Group. This partnership with a trusted, family owned, local dealership offers our members VIP treatment at all 6 of their convenient dealerships including: exclusive member pricing, no-cost warranty forever, complimentary concierge shopping and paperwork process, and a huge selection of new and used vehicles. Pima also now offers the option of having up to 90 days to your first payment on all of our consumer loan products. Plus, our first time buyer program is offering more attractive rates than ever before with the option for your interest rate to be reduced automatically after making on-time payments during the first two years of your loan term. Not to mention, our Visa® credit cards offer a low introductory rate and no balance transfer fees, making them a smart option for paying down those high interest credit cards. We invite you to come in and speak to one of our friendly member specialists today about your unique lending needs or give us a call at 520-202-0700, we're happy to help!

## FREE YOURSELF of holiday balances, multiple payments & high interest rates!

Apply for a Pima Federal Visa® Credit Card for:

- ▶ 2.99% APR\* introductory rate
- ▶ No balance transfer fees
- ▶ No annual fees



\*APR=Annual Percentage Rate. Introductory offer begins at VISA® account opening and lasts for 15 months on all balance transfers and 6 months on purchases. Cash advances subject to standard rate. When introductory period ends, this rate will return to the standard rate. After introductory periods, your APR will be 9.99% to 17.99% based on your creditworthiness. This APR varies with the market based on Prime Rate. Stop by any Pima Federal location or visit [www.pimafederal.org/credit-cards](http://www.pimafederal.org/credit-cards) for full details. Additional fees and finance charges may apply.

# 2017 Awards & Accomplishments

Pima Federal's commitment to not only our member's success, but the success of our community, is the driving force behind all that we do. In 2017, we were honored to be named the recipient of the following awards in recognition of our efforts:

## Mountain West Credit Union Association

- ▶ **Dora Maxwell Award Recipient** – This award honors a credit union for its social responsibility projects within the community. The Pima Federal Golf Classic was recognized due to the impact it has made on local teachers, raising close to \$320,000 since 2013.
- ▶ **Desjardins Award Recipient** – Recognizes leadership within the credit union movement on behalf of financial literacy for all ages.



## Mountain West Credit Union Foundation

- ▶ **Community Impact Award Recipient** – Awarded to a credit union program that has positively affected the community and the overall credit union movement. Through community giving, sponsorships, and volunteerism, Pima Federal has a strong commitment to making a positive difference in the lives of our members and the communities they live in.

## Credit Union National Association Council

- ▶ **Excellence in Lending Award Recipient, Mortgage Lending** – Over the last two years our

mortgage team has evolved by focusing on member satisfaction and improved efficiency in an effort to offer competitive rates and service for our member's home loan needs.



## Healthy Arizona Worksite Program Award

- ▶ **Copper Award** – Pima Federal was recognized for our efforts to positively affect the health and well-being of our employees through workplace health activities and programs.

## Arizona Daily Star

- ▶ **Favorite Credit Union** – For three years in a row, Pima Federal was voted "Favorite Credit Union". In 2017, 140,000 votes were cast from 12,000 people.

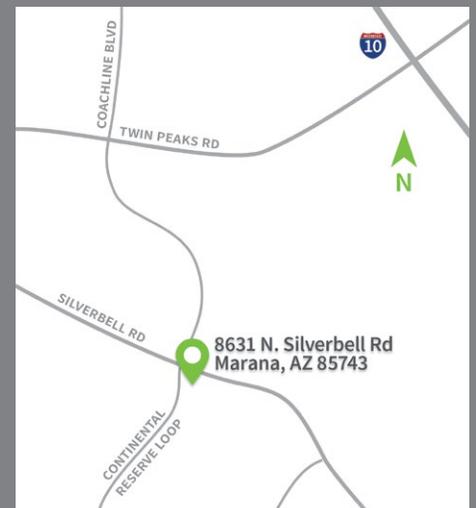
We are humbled by this recognition and grateful to our employees and volunteers who are passionate and dedicated to helping our members reach their financial goals in life, while improving our community. These awards serve as motivation to continue pursuing our vision of being the credit union our community chooses first.



# Continental Ranch Opening



Pima Federal is excited to expand our services in the growing and vibrant community of Marana! Doors to the eighth Pima Federal branch were opened in mid-December at 8631 North Silverbell Road. Pima Federal's commitment to helping others and improving the financial lives of our members and community remains strong and constant. We look forward to serving our members where they live, work, and play and to partnering with area organizations that support the development of the Marana community. All of our members, as well as prospective members, are invited to visit our new Continental Ranch location where our team of friendly and knowledgeable staff looks forward to providing exceptional service to you and your family.





## SAVE THE DATE: 2018 ANNUAL MEETING

# APRIL 17

## MARRIOTT UNIVERSITY PARK

### Homebuyer Seminars:

- Jan 25 Steam Pump Branch
- Feb 8 Valencia Branch
- Feb 27 Continental Ranch Branch
- Mar 22 Springerville Branch

Please RSVP at 520.396.1300 or [mortgagedepartment@pimafederal.org](mailto:mortgagedepartment@pimafederal.org).

### Important Dates:

- Jan 15 Martin Luther King Day  
*ALL LOCATIONS WILL BE CLOSED*
- Jan 31 Good Grades Program  
*FALL REPORT CARDS DUE*
- Feb 14 Full Staff Meeting  
*ALL LOCATIONS WILL OPEN AT 11AM*
- Feb 19 Presidents' Day  
*ALL LOCATIONS WILL BE CLOSED*

### FOLLOW US FOR NEWS, CONTESTS & MORE!



@pimafederal

CONTACT US: 520.887.5010  
[pimafederal.org](http://pimafederal.org)



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# 2018 Board Elections

There are two terms expiring on Pima Federal's Board of Directors. In accordance with the credit union's bylaws, the Nominating Committee nominated two candidates, both members, for the vacancies. A brief biography of each candidate is below. 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 seven-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 8, 2018. Each candidate must be 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 13, 2018. If no petitions are received, the nominations provided by the nominating committee will be voted on at the annual meeting on April 17, 2018.

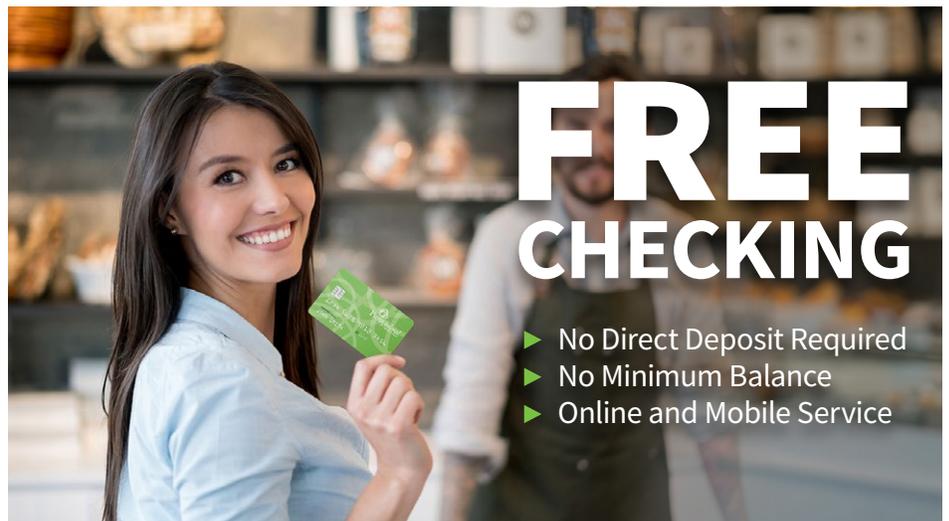
## Candidates for the Board of Directors

### James Kisner (Member)

- ▶ Credit union volunteer for 32 years; presently Chairman of the Board.
- ▶ Serves in the credit union's ALCO and Facilities Committees.
- ▶ Retired Chief of the Flowing Wells Fire District. Served in Fire and EMS for 35 years.

### David Bosman (Member)

- ▶ Board member for 46 years; presently Vice Chairman of the Board.
- ▶ Member of the credit union's Asset Liability, Bylaws, and Facilities Committees.
- ▶ B.A. Degree in Public Management, St. Mary's College, Moraga, CA., Graduate of Federal Bureau of Investigation National Academy.
- ▶ Retired Assistant Chief for the Pima County Sheriff's Department. Served in law enforcement for 30 years. Current contractor with the Drug Enforcement Administration.



# FREE CHECKING

- ▶ No Direct Deposit Required
- ▶ No Minimum Balance
- ▶ Online and Mobile Service