

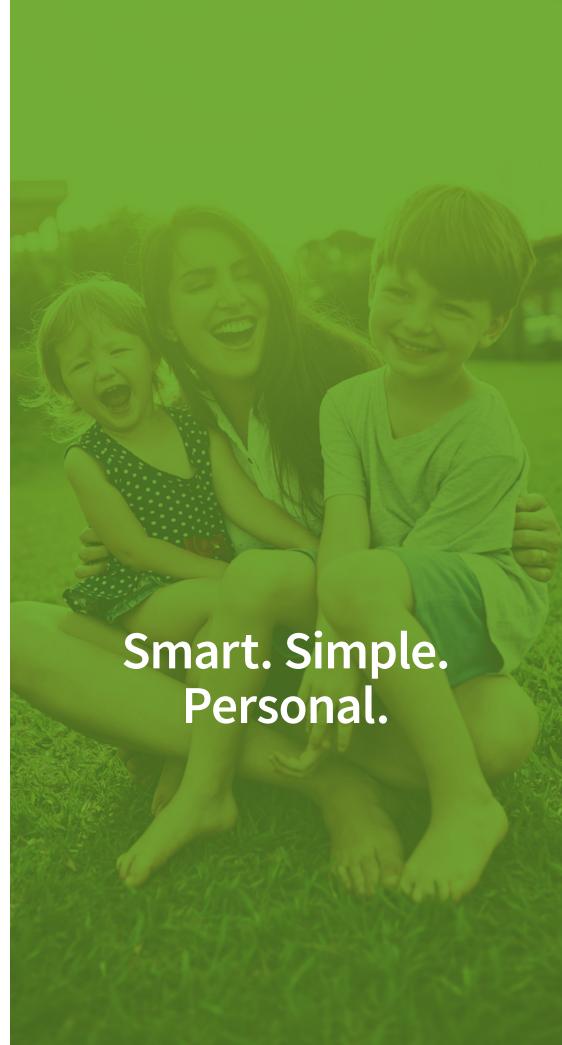
Spring 2022

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A Letter from the President/ CEO

Eric H. Renaud,

Dear Member,

First off, I would like to acknowledge and thank each one of you for your patience and understanding over the last it is for you to have access to your accounts 24/7 and apologize to those that experienced challenges with their yet rarely easy, I am assured you will enjoy our new features and even easier navigation.

position and remains dedicated to your financial success and the continued success of the communities we serve. Pima Federal ended 2021 with earnings of \$13.2 million, 19.8%, and shares & deposits grew by 22.7%. Through lowest fees while offering market-leading loan rates –

continue to be impressed with our teams' steadfast required them to be over the past couple of years. It is my hope that you and your family will think of Pima Federal first for all your banking needs in the years ahead. It is

In closing, I'd like to offer my sincere appreciation to our Board of Directors, volunteers, and staff for their continued dedication to the credit union and our commitment to our shared values that we continue to in Pima Federal Credit Union.

Eric Denaud

President & CEO



\$487,500

TOTAL RAISED FOR OUR COMMUNITY SINCE 2013

BENEFICIARIES







Help us champion this cause by sponsoring, golfing, providing a silent auction item, or making a one-time donation. For details, visit:

pimafederal.org/golfclassic

Online Banking Upgrade

Providing you a fast, simple, and safe digital banking experience is our top priority. To continue demonstrating that commitment to you, we recently upgraded our Online and Mobile Banking to bring you more features and greater control of your financial life.

As technology evolves, we understand the importance of providing our members with up-to-date features in digital banking. Our recent upgrade provides you with access to services not previously available, such as your current credit score, Zelle®, and Quicken®/QuickBooks®. In addition,

it will improve the experience for our business members with features not previously supported.

We're excited to offer you a new system that will feature upgraded tools and services designed to make it easier for you to manage your money – anytime, anywhere.

If you have not previously enrolled in online banking, we invite you to discover the ways you can conveniently manage and monitor your finances.



Account Management

Quickly transfer between accounts, make a loan payment, view your account balance, transactions, and statements 24/7



Security

Advanced security features and multifactor authentication protect your account, giving you peace of mind as you manage your finances



Mobile Deposit

Deposit a check from wherever you are with your iOS or Android device



Bill Pay

Easily schedule your monthly or one-time bill payments



Send Money with Zelle®

Zelle® is a fast, safe and free* way to send money to friends and family



Credit Score

Instantly monitor your credit score and full credit report

For a full list of features, FAQs, and resources visit us at

PIMAFEDERAL.ORG/ONLINE

Download the Pima Federal Mobile App







The Pima Federal

Annual Meeting

TUESDAY, MAY 24

This year's annual meeting will be held on Tuesday, May 24 at our Thornydale branch and will also be streamed live from our website. The meeting is scheduled to begin at 6:00 pm.

This annual meeting is exclusively for members of Pima Federal and we kindly ask that you please RSVP if you will be attending in person as we will have limited seating.

To RSVP and to stay up-to-date with details, please visit pimafederal.org/annualmeeting.



Thornydale Branch, 6510 N. Thornydale Road, Tucson, AZ 85741

Important Dates

May 5

Golf Classic

May 24 Pima Federal Annual Meeting

May 30

June 20 Juneteenth *observed*

June 30 Good Grades Program

July 4

Sep 5 Labor Day

2021 Community Impact



\$66,000

Pima Federal Golf Classic



\$10,000 In Scholarships



\$136,000 Provided to **Local Organizations**

FOLLOW US FOR NEWS, CONTESTS & MORE!

pimafederal.org/news

@pimafederal on

CONTACT US: © 520.887.5010

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Staying Vigilant

It's always important to stay vigilant in preventing fraud, especially during times of uncertainty and vulnerability. When in doubt, remember that research and validation are important steps you can take before falling victim to these threats. Here are a few scams and best practices to keep in mind:

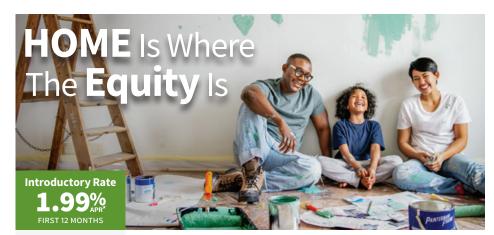
"Smishing" is a newer form of cyberattack intended to trick you into providing private information via SMS text messaging. If you're concerned about the legitimacy of any message, try contacting the organization directly before providing any personal information. In addition, don't click any links within the message until you've confirmed its authenticity.

It's important to regularly review your financial accounts/statements for suspicious activity. Call your financial institution right away if something doesn't look familiar. To keep your accounts secure, consider creating passwords that are both long and unique. Using phrases in your passwords makes it easy for you to remember, yet difficult for others to guess.

Finally, don't fall victim to prize scams. We've all dreamed of winning the lottery, sweepstakes, or a big prize and fraudsters know that. Three signs of a prize scam include: having to pay to get your prize, they say paying increases your odds of winning, and/or you are asked to provide your financial information to claim the prize.

Keep up to date with fraud prevention tips and resources at pimafederal.org/





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- Lower interest rates than most loans and credit cards
- Quick and easy access to money you need, when you need it

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*APR = Annual Percentage Rate. Introductory Annual Percentage Rate (APR) of 1.99% is available on new Pima Federal Credit Union Home Equity Lines of Credit (HELOC). Interest will begin to accrue as of the date of the first advance. The interest rate will be fixed at 1.99% APR during the twelve-month introductory period. Variable Rate HELOC: After the twelve-month introductory period and the fixed results of the fixed results operiod, the APR will range from 4.00%-17.00% and will vary quarterly based on the Prime Rate (3.25% as of 2/1/22). The rate will not adjust higher than 18.00% APR. Fixed Rate HELOC: After the twelve-month introductory period, the APR will range from 5.00%-17.00%. Special introductory rate is available on qualified applications received from February 1, 2022 – May 31, 2022. Offer is subject to normal credit qualifications and acceptable loan to value. Rates are subject to change. Membership required – based on eligibility and a minimum opening deposit of \$5.00. Estimated aggregate third-party fees are \$200-1,025.