



## MEMBER UPDATES

January 2020

QUARTER 1

## “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).

## Important Dates:

Jan 1	New Year’s Day <i>ALL LOCATIONS WILL BE CLOSED</i>
Jan 20	Martin Luther King Day <i>ALL LOCATIONS WILL BE CLOSED</i>
Jan 31	Good Grades Program <i>FALL REPORT CARDS DUE</i>
Feb 12	Full Staff Meeting <i>ALL LOCATIONS WILL OPEN AT 11AM</i>
Feb 17	Presidents’ Day <i>ALL LOCATIONS WILL BE CLOSED</i>
Mar 20	Pima Federal Education Award <i>APPLICATION DEADLINE</i>

Federally Insured by NCUA



**EDUCATION AWARD**

Application now available!

[PIMAFEDERAL.ORG/YOUTH](https://PIMAFEDERAL.ORG/YOUTH)

DEADLINE FOR SUBMISSIONS

**MAR20**  
2020

# 2020 Board Elections

In accordance with the credit union's bylaws, the Nominating Committee nominated three candidates, all members, for the upcoming 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 5, 2020. 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 10, 2020. If no petitions are received, the nominations provided by the nominating committee will be voted on at the annual meeting on April 14, 2020.

## Candidates for the Board of Directors

### James Knoff (*incumbent*)

- ▶ Supervisory Committee member with Pima Federal for 7 years; appointed to the Board in 2015
- ▶ Retired after 25 years from Pima Federal as President/CEO
- ▶ Supervisory Committee Chair with Tucson Old Pueblo Credit Union
- ▶ Graduate from the University of North Dakota
- ▶ Married with two children, one grandchild, and three great grandchildren

### Linda Kennedy (*incumbent*)

- ▶ Pima Federal Credit Union (formerly Desert Energy) Board Member for over 28 years
- ▶ Former Corporate Secretary for Tucson Electric Power (TEP)
- ▶ TEP Employee for 39 years (Retired)
- ▶ Deeply involved with various community organizations
- ▶ Married with one daughter

### Lisa Parke (*incumbent*)

- ▶ 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
- ▶ Married with three children



SAVE THE DATE

**2020**  
**Annual Meeting**

TUESDAY, APRIL 14

NEW LOCATION!

**Catalyst**  
IN TUCSON MALL

