

A Letter from the President/ CEO

Dear Member,

As we step into a new quarter, I'm pleased to highlight both the momentum we've built and what lies ahead for Pima Federal Credit Union. We ended 2025 with a strong community presence in all our markets, collecting children's gifts for Toys for Tots, and continuing our tradition with the Pima Federal Elves Gift Giving Program. By attending local events in each town, we were able to share the celebration while supporting the nonprofit organizations that dedicate themselves to serving our communities year round.

I'm also proud to report that your credit union ended 2025 in a strong financial position. Our total assets grew to \$1.6B, deposit balances reached \$1.4B, and gross loans increased to \$1.2B – resulting in \$20.2MM in year-to-date net income. We expanded our presence across Yuma and Pinetop at the end of 2024, and acquired Republic Bank of Arizona's locations in Phoenix, Gilbert, and Scottsdale in mid-2025. This summer, we will be expanding into Gladden Farms, Marana. Sustainable growth enables us to maintain some of the lowest fees in the industry, offer competitive loan and deposit rates, and continue enhancing our services through investments in new technology.

In May, we will be holding our next Pima Federal Golf Classic at the Golf Club of Dove Mountain. This year, we will be supporting two new non-profit beneficiaries, Therapeutic Riding of Tucson (TROT) and Stand Up for Kids – two remarkable organizations making a meaningful difference in people's lives through their programs.

As we conclude, I want to express my heartfelt appreciation to our Board of Directors, volunteers, and staff for their unwavering dedication to Pima Federal and the communities we serve. Above all, thank you to our members for your continued trust and loyalty. Your support motivates us to grow, improve, and serve you better every day. We look forward to the year ahead and are honored to be your financial partner.

Sincerely,



Eric H. Renaud, *President & CEO*

Fraud Alert: Beware of Phone & Text Phishing Scams

We continue to see an increase in phishing scams targeting credit union members, and we want to make sure you have the information you need to stay protected.

What's happening

Members have reported receiving **phone calls and text messages** from individuals falsely claiming to represent Pima Federal Credit Union. These scammers may ask for personal or account information in an attempt to gain access to your accounts.

What Pima Federal will never do

Pima Federal Credit Union will **never** contact you to ask for:

- ▶ Online banking usernames or passwords
- ▶ Debit or credit card PINs
- ▶ Social Security numbers
- ▶ Full card numbers or one-time security codes

How we *may* contact you

If we notice suspicious activity on your account, our team may reach out to **confirm whether a transaction is valid**, but we will not request sensitive personal information.

What to do if you're contacted

If you receive a call, text, or message claiming to be from Pima Federal and something doesn't feel right:

1. Don't answer unfamiliar calls or texts.
2. **If you do, do not share any personal or account information.**
3. Let the caller know you will contact Pima Federal directly.
4. Call us at **(520) 887-5010** to verify the situation.

Stay informed

Your security is our priority. For additional tips on protecting your personal and financial information, please visit us at www.pimafederal.org/security.

Thank you for helping us keep your accounts safe.

Better Banking Is Worth Sharing!

For 75 years, Pima Federal has been built on something simple: people helping people. Now, we're celebrating this milestone in a big way – with a brand-new Member Referral Bonus designed to reward you for sharing the credit union you already love.

Introducing Our \$75 Referral Bonus

When you refer friends or family to join Pima Federal, you both earn \$75. It's our way of saying thank you for helping our community grow stronger – one member at a time.

Why Refer?

There's never been a better time to share the benefits of Pima Federal. From personalized service to competitive products and a deep commitment to our community, your referral helps others experience what better banking truly means. **And during our 75th anniversary, it's even more rewarding.**



Refer & Earn \$75!

Visit PIMAFEDERAL.ORG/REFER or scan the QR code to start today.

Offer subject to eligibility, account qualifications, and program requirements. Visit our website for full terms, conditions, and disclosures.

\$SAVE as You Spend

Introducing **SavingsJar**, the easy way to save as you spend!

Every debit card purchase is rounded up to the nearest dollar, and your spare change is automatically deposited into your savings account.



Speak to a representative to get started

I am Pima Award Winners

The I AM PIMA award recognizes Pima Federal employees who live our Common Purpose of Helping Others and exemplify all five of Pima Federal's Shared Values of service excellence, teamwork, integrity, engagement, and community involvement.



Each year, several outstanding Pima Federal employees from various departments and locations are nominated for this great honor. This year Shalonda McGee, *Consumer Underwriter* (left), and James Welch, *Branch Manager* (right), were the recipients of this outstanding award. These two employees demonstrate the values of our credit union and live our common purpose of helping others. In addition to performing their job duties in a manner that consistently exceeds expectations, they are both passionate about giving back to the community!

We are very proud of our dedicated staff and honored to work with such great individuals. Please join us in congratulating Shalonda and James for this most deserving honor. ■

2025 Community Impact



\$346,624
In Community Giving



177
Local Organizations Supported



2,802
Hours Volunteered



\$81,000
Pima Federal Golf Classic



\$10,000
In Scholarships
Awarded to 5 students



941
Students & Adults taught Financial Literacy
Topics: fraud prevention, building credit, budgeting, etc.

Important Dates:

May 19

Annual Meeting
MEETING STARTS AT 6PM

June 12

Gladden Farms
Ribbon Cutting

June 30

Good Grades
Program

SPRING REPORT CARDS DUE

Members Interested in Board Service

Learn More About Our Associate Board Member Program by visiting pimafederal.org/annualmeeting

