

Smart. Simple. Personal.

April 2018
2nd Quarter

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A Letter from the President/CEO

Eric H. Renaud,
President/CEO

Dear Member,

I'd like to sincerely thank those of you who took the time to complete our member survey. Our commitment to providing you with a value promise that's smart, simple, and personal resulted in an 87% loyalty index score. For comparison, high performers in our peer group have a 65% loyalty index score. It is with your honest feedback that we are able to make relevant enhancements across both physical and digital channels.

In fact, many of the member enhancements in 2017 were a result of past member feedback. The opening of the Continental Ranch branch in December 2017 provides the growing town of Marana with an easily accessible option for their banking needs. We also introduced an amazing menu of consumer loan benefits including the option for 90 days to first payment, a rate reduction simply for enrolling in automatic payments, and the ability to sign your closing documents electronically. Not to mention, you can now set up debit card alerts, and we've updated our overdraft protection program for even more member convenience. Additionally, we transitioned to a more robust mobile app to provide a modern platform to achieve the aforementioned goal of providing a relevant, frictionless, and simple experience.

As a reminder, our Annual Meeting will take place on Tuesday, April 17. I'd like to offer my sincere gratitude to our Board of Directors and Committee Members for their continued dedication to our credit union. As members, you elect these individuals to represent your best interest, and they continue to fulfill this critical role for our cooperative. Every action we take is motivated by you, our member-owners. Thank you for continuing to put your loyalty and trust in Pima Federal.

Sincerely,

Eric Renaud

Eric H. Renaud
President & CEO

THE SIXTH ANNUAL

Pima Federal

GOLF CLASSIC



Helping teachers shape *Future Leaders*

\$317,000

RAISED SINCE 2013
THROUGH OUR
PIMA FEDERAL
GOLF CLASSIC

HELPING APPROXIMATELY
1,000 Teachers
ANNUALLY



PURCHASE SCHOOL
SUPPLIES THAT
WILL LEAD TO THEIR
STUDENTS' SUCCESS!

"AS TEACHERS, EACH YEAR WE HASH OUT CLOSE TO \$500 ON SUPPLIES FOR STUDENTS IN OUR CLASSROOM. SO TO GET A GIFT CARD FROM PIMA FEDERAL TO HELP WITH OUR EXPENSES IS EXTREMELY EXCITING."

- NICOLE ESQUIVEL, TEACHER AT ELVIRA ELEMENTARY

Thursday, May 3, 2018
The Golf Club at Dove Mountain

Help us champion this cause. Be a sponsor, donate, or come out to play with us. For details, visit:

PimaFederalGolfClassic.com

I am Pima Award

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 Lynda Mahoney, *Steam Pump Branch Manager*, and Cassie Breneman, *Human Resources Generalist*, were the

recipients of this outstanding award. These two employees demonstrate the values of our credit union and 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 Lynda and Cassie for this most deserving honor.



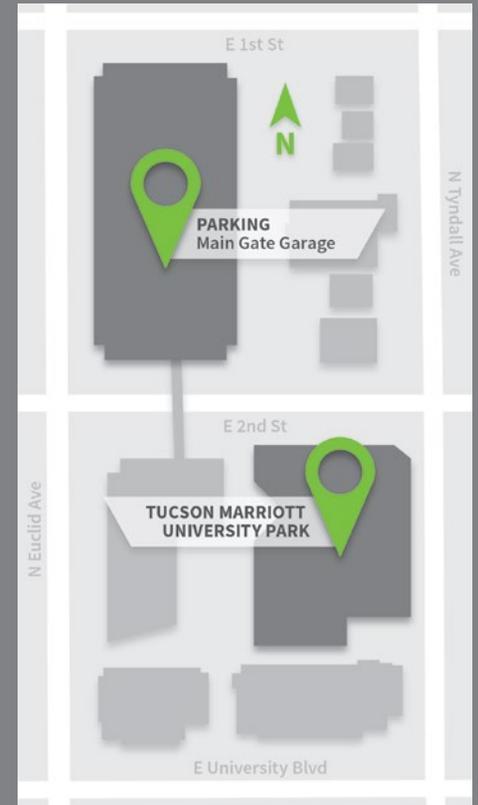
New Marana Branch

On January 18, 2018 Pima Federal hosted an official ribbon cutting to commemorate the opening of our new Continental Ranch location. We are grateful for the support we received from the Town of Marana, the Marana Chamber of Commerce, and several business

partners at our ribbon cutting. Pima Federal is excited to expand our services to the growing and vibrant community of Marana and surrounding neighborhoods. We invite all of our members as well as prospective members to visit us at 8631 North Silverbell Road!



Annual Meeting



This year's annual meeting will be held on Tuesday, April 17 at the Tucson Marriott University Park at 880 East Second Street, Tucson, AZ 85719. The meeting is scheduled to begin at 6:00 pm and end at 7:30 pm. This annual meeting is exclusively for members of Pima Federal and we kindly ask that you please bring verification of membership with you (membership card, debit card, check, etc.). We look forward to seeing you there! Parking will be available in the Main Gate Garage.



Call for Photos

We want to see Arizona through our member's eyes! Submit your photos for a chance to see them in our 2019 Calendar! For details and to submit your photos, visit pimafederal.org/callforphotos. All photo entries must be submitted by September 30, 2018.

Business Hours Update:

Beginning April 1, 2018, our Steam Pump branch (located at 11025 N. Oracle Road in Oro Valley) will be closed on Saturdays. Normal business hours will resume Monday–Thursday 9am–5pm and Fridays 9am–6pm.

Important Dates:

- Apr 17 Annual Meeting
- May 3 Pima Federal Golf Classic
- May 28 Memorial Day
ALL LOCATIONS WILL BE CLOSED
- May 31 Pima Education Award
APPLICATION DEADLINE
- Jun 30 Good Grades Program
SPRING REPORT CARDS DUE

Homebuyer Seminars:

- Apr 19 Thornydale Branch
- Apr 26 Stone Branch
- May 17 Pantano Branch
- Jun 9 Pima Federal Financial Plaza

Please RSVP at 520.396.1300 or homeloans@pimafederal.org.

FOLLOW US
FOR NEWS, CONTESTS & MORE!



@pimafederal

CONTACT US: 520.887.5010

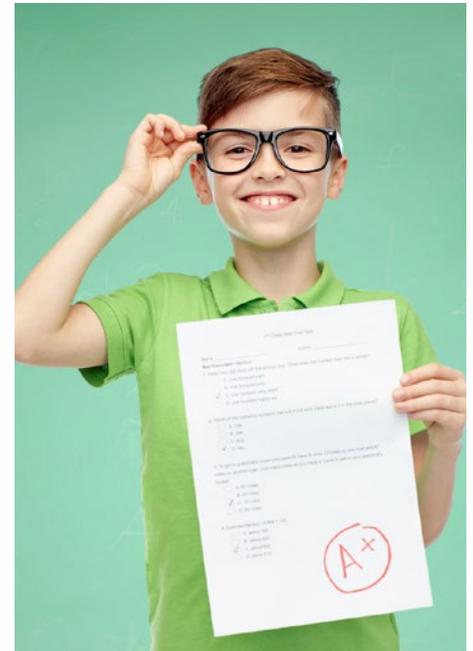
pimafederal.org



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by NCUA

Pima Federal Youth Program

The Pima Federal youth program is designed to provide your child with tools and resources to help guide them through the financial stages in life. Our competitive deposit rates will ensure youth members get an early start at saving for their future. In addition to earning more on their savings, youth members can also receive money for their A's with our Good Grades program. Also, each year, Pima Federal awards four \$2,000 education awards to graduating high school seniors to support them in their pursuit of a college degree. Members are encouraged to apply through May 31, 2018. For more information or to apply, please visit pimafederal.org/youth.



Your Rewards Just Got More Rewarding

Enjoy cash rewards with your Signature Visa® credit card!

Not only can you continue to redeem your points for things like travel and merchandise, you can also turn your points into cash to either apply towards your payment or have deposited into your Pima Federal account.



YOUR **BIG** IDEAS
DESERVE SMALL RATES

HELOC Intro Rate **2.99%** APR* FIRST SIX MONTHS

Variable Rate As Low As **4.50%** APR* AFTER INTRO PERIOD



*2.99% Introductory Annual Percentage Rate (APR) is available on new Pima Federal Credit Union Home Equity Lines of Credit (HELOC). Introductory rate available 3/1/2018–5/31/2018. Interest will begin to accrue as of the date of advance. The interest rate will be fixed at 2.99% APR during the six-month introductory period. After the six-month introductory period, the APR will range from 4.50%–16.75% based on applicant's credit and will vary quarterly based on the Prime Rate. The rate will not adjust higher than 18.00% APR. Offer is subject to normal credit qualifications and acceptable loan to value. Rates current as of 3/1/2018 and 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. Pima Federal Credit Union NMLS # 408885