



October 2018
4th Quarter

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A photograph of several hands stacked on top of each other, symbolizing teamwork and support. The image is overlaid with a semi-transparent green filter.

Smart. Simple.
Personal.



A Letter from the President/CEO

Eric H. Renaud,
President/CEO

Dear Member,

As a financial cooperative, we thrive by providing great value and solutions to help you reach your life goals. As we begin the fourth quarter, I'd like to highlight a few recent and upcoming endeavors that will allow us to further advance this overarching mission. First, we are excited to announce that our new website launched on August 27th. In addition to the enhanced functionality and design, we are proud to provide a more engaging platform to stay up-to-date with current promotions, announcements, and tools to help you make informed financial decisions. I am also pleased to announce that we are now offering business loans. We believe our success is deeply tied to the success of our members and the community, therefore it is our goal to make the borrowing process as simple and personal as possible to help you grow your business. Also, in order to assist our members looking to build a custom home in Arizona, Pima Federal is now offering a construction lending program. As always, if these or any of our offerings can assist you in reaching your goals, please don't hesitate to reach out to us.

Lastly, please take a moment to review the important announcement regarding our shared branching program discontinuation on page 3 of this newsletter. This decision was made as part of an ongoing effort to provide the highest level of service to our membership. We are confident the investment we've made in technology over the last several years will provide you with even greater convenience and accessibility for banking on the go.

At the end of the day, we exist because of you, and we remain committed to your success. We know you have many choices as a consumer, and we are thankful that you choose to be a member of Pima Federal Credit Union.

Have a happy and safe holiday season!

Sincerely,

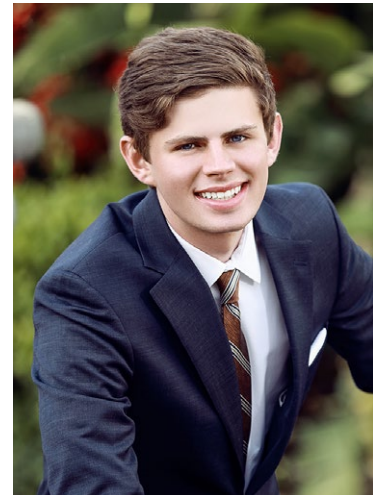
Eric Renaud

Eric H. Renaud
President & CEO

2018 Education Award Winners

As a credit union founded by teachers, Pima Federal has remained dedicated to supporting education in our community and the Education Award is one of the many ways this is displayed. The credit union understands the value of a quality education and realizes the financial burden it can present for a student and their family. Pima Federal strongly believes the investment in our youth will enhance the standard of living in our communities, helping to build a better tomorrow for all.

This year we received and carefully reviewed sixteen impressive applications and we are proud to recognize this year's Education Award recipients. A total of \$8,000 was awarded to Garrett Hesselink, Hayden Nardoza, Joanna Szolwicz, and Trevor Ballejos. Each student, all Pima Federal members, submitted two letters of recommendation, an autobiography, and an essay on the importance of community giving and the impact it provides. Congratulations to all of the students! We are proud of these talented individuals and wish them the best as they take the next step towards their careers.



(Pictured left to right, top to bottom) Trevor Ballejos, Garrett Hesselink, Hayden Nardoza, and Joanna Szolwicz.

Shared Branching Notice

In an ongoing effort to provide the highest level of service to our membership, Pima Federal Credit Union will discontinue the Shared Branching program as of November 30, 2018. While Shared Branching does promote the cooperative credit union philosophy, participation for Pima Federal has led to longer wait times within our branches, creating a disservice to our valued members. This change will allow our branch staff to refocus on our members and provide a more personalized and efficient experience than ever before. We remain committed to our members and are confident the alternative remote banking solutions we offer will

complement our in-branch locations. Over the past couple of years, we've invested in technology that allows you to deposit checks from your mobile device, withdraw cash from over 55,000 fee-free ATMs, make online payments, apply for a loan online, and so much more!

It is important to emphasize that the following alternative methods will provide you with even greater convenience and accessibility for banking on the go. Please review the following details and be sure to contact us should you have any questions or need assistance in taking advantage of these options.



- ▶ Transfer Funds
- ▶ Check Balance
- ▶ Make a Payment
- ▶ Apply for a Loan
- ▶ Pay Bills
- ▶ Set-up Direct Deposit



- ▶ Access to over 55k Fee-Free ATMs in the Allpoint Network
- ▶ Withdraw Cash
- ▶ Deposit Cash & Checks at any Pima Federal ATM



- ▶ Check Balance
- ▶ Deposit a Check
- ▶ Transfer Funds
- ▶ Pay Bills



- ▶ Request Cashback when Making a Purchase¹
- ▶ Cash Advance at Financial Institutions²
- ▶ Make a One Time Payment

'Tis the Season

With the holidays around the corner, we recognize that spending time with loved ones and making memories is what matters most. Whether you're traveling to visit family or looking for a low rate option for other seasonal expenses, Pima can assist you with our convenient loan options. We offer low introductory rate Visa® credit cards, revolving personal lines of credit that can be used as overdraft protection from your checking, and fixed-rate personal loans to assist you. Additionally, to help you prepare

for next year, we offer a Holiday Club savings account that allows you to set funds aside throughout the year with an automatic balance transfer during the first week of November – just in time for the holiday season! We also offer the option to skip your November, December, or January loan payment to give you a break from your payment when you may need it most (some restrictions apply). Visit our website or any of our branches for more information.

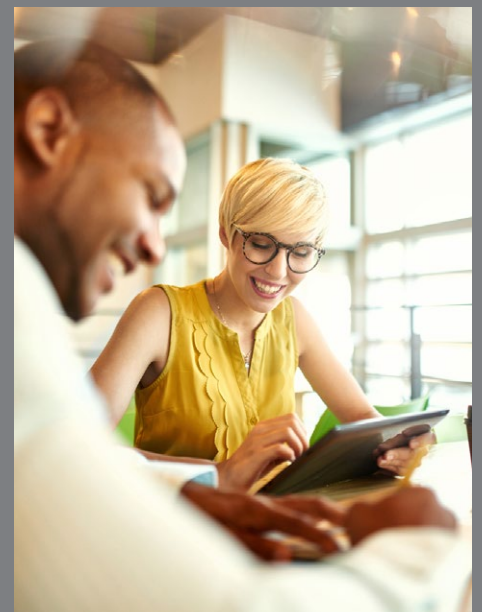
The Results Are In!



FAVORITE

- ▶ Credit Union
- ▶ Business Banking

We are honored to be recognized as Tucson's Favorite in two categories for the 2018 Arizona Daily Star Readers' Choice Awards! This year, 375,000 votes were cast from over 40,000 people, within 340 categories. Thank you to all of our members and the community who took the time to vote Pima Federal as your Favorite Bank/Credit Union and Favorite Business Banking.



Important Dates:

Oct 8	Columbus Day <i>ALL LOCATIONS WILL REMAIN OPEN</i>
Nov 12	Veterans' Day (OBSERVED) <i>ALL LOCATIONS WILL BE CLOSED</i>
Nov 14	Full Staff Meeting <i>ALL LOCATIONS WILL OPEN AT 11 AM</i>
Nov 22-23	Thanksgiving <i>ALL LOCATIONS WILL BE CLOSED</i>
Dec 25	Christmas Day <i>ALL LOCATIONS WILL BE CLOSED</i>
Jan 1	New Year's Day <i>ALL LOCATIONS WILL BE CLOSED</i>

Community Events:

Oct 12-14	Tucson Meet Yourself
Nov 4	All Souls Procession
Nov 17	El Tour de Tucson
Dec 1	Marana Holiday Festival & Christmas Tree Lighting
Dec 1	Holiday Festival of the Arts & Oro Valley Tree Lighting

Walks:

Oct 6	Walk to Defeat ALS
Oct 14	AIDS Walk
Oct 20	Sweat For Pets
Oct 20	Light the Night Walk
Oct 21	Making Strides Against Breast Cancer
Oct 27	Walk for Wishes
Nov 10	Walk to End Alzheimer's
Nov 10	Walk 4 Freedom
Dec 3	Walk for Kids

FOLLOW US FOR NEWS, CONTESTS & MORE!



CONTACT US: ☎ 520.887.5010
🌐 pimafederal.org



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by NCUA

Website Enhancements

The new and improved Pima Federal website has finally arrived! Pima Federal recognizes that as technology evolves, our member's habits and expectations do as well. We are proud to provide our members with an enhanced online experience that includes more intuitive navigation, and a more engaging overall experience. Some of the highlights and additions include:

- ▶ A dynamic homepage with a **Go Mobile** section, social media feed, testimonials, and quick links to many of our most popular pages (find a location, apply for a loan, online services, etc.)
- ▶ A **Financial Calculators** page featuring auto, mortgage, personal finance, retirement calculators, and more.
- ▶ A **Youth Savings Program** page that details the varied benefits of our youth program

- ▶ A **Business Loans** page featuring our recently introduced business solutions with an option to submit an online loan request.
- ▶ A **Media/News** page that features recent press releases, newsletters, commercials, travel tips, and past annual reports
- ▶ A **Home Loans** page with informative home buying videos, program details, a refinance calculator, and a Meet the Team subpage
- ▶ A **Vehicle Loans** page with quick links to apply, view rates, and search for your perfect vehicle with one of our trusted partners
- ▶ A **Mobile & Online Services** page with options to make loan payments, set up a direct deposit, sign up for e-statements, review mobile deposit FAQs
- ▶ And more!

International Credit Union Day October 18, 2018

International Credit Union Day is a day when credit unions all over the world celebrate the credit union movement and show appreciation for their members—dating back to 1948!



Share the Joy

This past summer we teamed up with KOLD News 13 on their Cares for Classrooms School Supply Drive. Donation bins were available at our branches and we were overwhelmed by the amount of generosity displayed by our members, employees, and community! As a result of your support, thousands of school supplies were donated to local schools this year.

With the holiday season approaching we decided to partner with KOLD once

again by participating in the Share the Joy promotion. Through Share the Joy we hope to make the holiday season brighter by collecting toys, non-perishable food items, and clothing for families in need. Donation bins will be available at our branches this fall. Thank you for your kindness and willingness to lend a helping hand in our community.