

**Smart. Simple.
Personal.**

Fall 2019

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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 and foremost, we recently celebrated the grand opening of our 9th branch in the prosperous community of Sahuarita/Green Valley. We look forward to bringing our smart solutions, simple banking, and personal interactions to this vibrant community.

Since our last newsletter, we've made several strides in developing our business services. To provide unique value to local business owners, we recently extended our free, dividend earning consumer checking product to our business account holders. Further, these business owners now have access to a business credit card featuring no annual fees, no balance transfer fees, and low introductory rates.

I am also enthusiastic to share that we will be upgrading our online banking platform in early 2020. As technology continues to evolve, we strive to continuously enhance your experience with us through our digital channels. If you haven't already downloaded our mobile app, I encourage you to do so. Recent updates include the ability to make member to member transfers, view your available credit card balances, utilize touch and facial recognition for added security, and much more.

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

2019 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 so many impressive applications that we chose to grant one additional award, increasing our total amount provided to \$10,000. We're proud to recognize the following recipients: Rosalia Garcia, Samantha Madrid, Janelle Peña, Tereza Rascon, and Samantha Reynolds. 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.



Top row: Rosalia Garcia, Samantha Madrid, and Janelle Peña.

Bottom row: Tereza Rascon and Samantha Reynolds.

Share the Joy

Last holiday season we teamed up with KOLD News 13 on their Share the Joy collection drive. We were overwhelmed by the generosity of our members, employees, and community who helped us make an impact for those less fortunate. This year, we decided to partner with KOLD again and host our branches as collection drop-off locations. Every month will be dedicated to raising supplies for a specific cause, beginning in October as we collect items to benefit homeless pets. We'll continue in November by collecting food for those in need and complete the holiday drive in December as we collect toys for children. We hope to make the season brighter and couldn't do it without your kindness and willingness to lend a helping hand in our community.

2019 Pima Federal Golf Classic

The 7th Annual Pima Federal Golf Classic was a great success this year by raising \$50,000 for the following three deserving local organizations: Literacy Connects, Southern Arizona Law Enforcement Foundation, and Greater Tucson Fire Foundation.

Pima Federal is dedicated to supporting the community and does so through volunteerism, educational support, and community giving/fundraising. Since the Golf Classic was established in 2013, \$417,000 has been raised to directly benefit our community. This important fundraising event aligns directly with our common purpose of helping others.

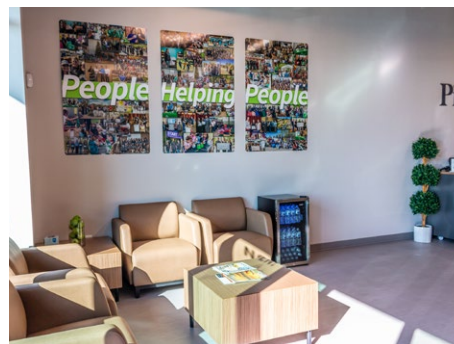
Our sincere gratitude goes out to all of our partners, sponsors, members, guests, and volunteers for your support of the Golf Classic. The truth is we could not have done it without you.



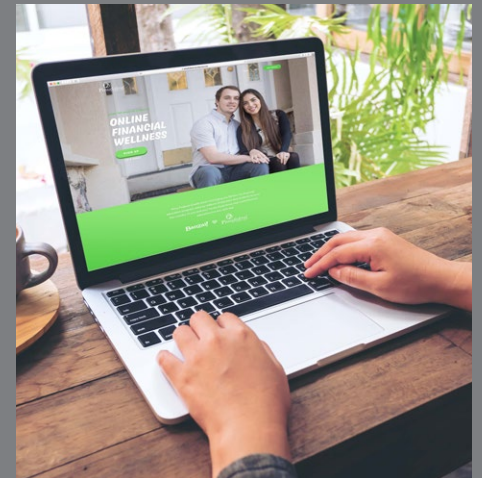
Sahuarita Branch Opening

Pima Federal is excited to announce the opening of our 9th branch in the Sahuarita/Green Valley community! The branch officially opened in late-July and a Ribbon Cutting Ceremony was held on September 5th. We look forward to serving the members and small businesses in Sahuarita,

Green Valley, and surrounding areas. Members, as well as prospective members, are invited to visit our new Sahuarita branch where our friendly and knowledgeable staff looks forward to providing exceptional service to you and your family.



Financial Literacy for All



We strongly believe teaching wise money management concepts and the value of saving at an early age will help children grow into financially responsible adults. We also recognize the need to offer continuing financial education to college students, as well as adults in our community. Providing these resources will empower others to make wise financial decisions that will lead to a stronger community.

We're proud to announce we've partnered with Banzai Financial Literacy to provide our members and community with FREE, interactive financial education. Visit our website to sign up and explore Banzai's library of financial articles, hands-on activities, calculators, and more!



Important Dates:

Oct 17	International Credit Union Day
Nov 6	Full Staff Meeting <i>ALL LOCATIONS WILL OPEN AT 11AM</i>
Nov 11	Veterans Day <i>ALL LOCATIONS WILL BE CLOSED</i>
Nov 28-29	Thanksgiving Holiday <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>
Jan 20	Martin Luther King Day <i>ALL LOCATIONS WILL BE CLOSED</i>
Jan 31	Good Grade 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>

The Results Are In!



- WINNER**
- ▶ Best Credit Union
 - ▶ Best Business Banking
- FAVORITE**
- ▶ Best Mortgage Company

For the past 4 years Pima Federal has been voted Favorite in the Best Bank/Credit Union category in the Arizona Daily Star Readers' Choice Awards. This year we are proud to announce we were voted as the WINNER in this category as well as Best Business

Banking! In addition to being voted the Winner in these two categories, we also received the Favorite award for Best Mortgage Company. Thank you to our members, staff, and the community who took the time to vote for us!

International Credit Union Day

October 17, 2019

International Credit Union Day is a day when credit unions all over the world celebrate the credit union movement and raise awareness about the work that they do in their communities.

This year, in the spirit of the credit union philosophy "people helping people," Pima Federal has collected donations from both staff and our members through casual for a cause dress-down days and chocolate bar sales, in support of local classrooms. Be sure to follow us on social media to see us make surprise visits on October 17 to four area schools to deliver the proceeds from our fundraising efforts. Also, stop by any of our branches on



Local Service. Global Reach.

International Credit Union Day so that we can show you, our valued members, some appreciation as well!

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*APR = Annual Percentage Rate. Promotional rates can range from 2.99% - 7.99% APR and are based on creditworthiness and a max loan term of 72 months. APR presented is based on a credit score of at least 730 and includes a .25% APR reduction for loans set up with automatic payments. Promotional rates will be increased by .25% if automatic payment method is declined. Example: With a 72-month term, a \$25,000 auto loan at 2.99% APR with 60 days to first payment, you would make payments of \$380.67 each month. Promotional rates apply to both purchases and refinances. This offer does not apply to refinancing existing Pima Federal loans. Loan must be initiated at Pima Federal. Standard loan program conditions apply. 60 days no payment option will extend your loan by two (2) months, and finance charges will accrue on unpaid principal. The member is responsible for paying all fees associated with the loan, including title and lien fees. Other rates and terms are available. Membership eligibility and share account with minimum deposit of \$5.00 are required. For complete details, contact Pima Federal. Promotional rates are subject to change at any time.

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