

## A Letter from the President/ CEO

Dear Member,

I hope you've enjoyed this past summer and are getting ready for cooler temperatures this fall. Your credit union has been hard at work this past quarter getting ready for growth in new communities. Pima Federal will be adding a branch in Pinetop/Lakeside and Yuma before the end of the year and is excited to further expand into Phoenix with the acquisition of Republic Bank of Arizona in 2025 after approval is received. In 2025, we will also be adding a branch in Gladden Farms in the new Fry's Plaza. Not only will these new locations make Pima Federal even stronger, but it will also provide more opportunities for sharing our products and services and community giving.

Aside from exciting growth in new markets, we are also proud to share that Pima Federal has been awarded the Best Bank/ Credit Union award from AZ Daily Star's Readers' Choice once again! This wouldn't have been possible without our members' votes, so thank you for participating and voting for us.

As you know, we also have our new digital assistant, Evan, working in online and mobile banking to answer your

questions. Evan will be made available from our website soon, so stay on the lookout for that! Don't forget that we've also rolled out Money Management and ClickSWITCH to make your banking needs as simple as possible.

In closing, I'd like to offer my sincere appreciation to our Board of Directors, volunteers, and staff for their continued dedication to the credit union and our membership. It is because of your service, support, and commitment to our shared values that we continue to prosper. And most importantly, I wish to thank you, our member, for continuing to place your loyalty and trust in Pima Federal Credit Union.

Wishing you a happy and safe holiday season!

Sincerely,



Eric H. Renaud, *President & CEO*

## 2024 Pima Federal Golf Classic

The 11th Annual Pima Federal Golf Classic was a great success this year raising **\$78,000!** The event, held on May 2, 2024 at the Golf Club at Dove Mountain, hosted 140 golfers

and included a live raffle and silent auction. We're proud to provide each beneficiary, Youth On Their Own and IMPACT of Southern Arizona with a \$39,000 donation to help further their mission of providing vital resources and support in our community.

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, **\$706,000** 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 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! ■



## Financial Solutions for a Brighter Season

As the holiday season approaches, we know that creating special moments with loved ones is what truly matters. At Pima Federal, we're here to help lighten your financial load and make the season even brighter! Whether you're preparing for holiday expenses or planning a special celebration, we have a variety of financial solutions to meet your needs.

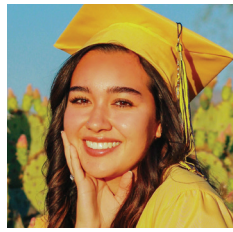
We offer low introductory rate Visa<sup>®</sup> credit cards with no annual or balance transfer fees, a low introductory rate home equity line of credit, personal lines of credit, and fixed-rate personal loans to help with seasonal expenses.

In addition to flexible loan options, you can take advantage of our Skip-a-Pay Program, which gives you the option to skip your loan payment for one month – providing you relief when you may need it most (some restrictions apply).

For more details, visit our website or stop by any branch. We're here to help make your holiday season full of joy! ■



# 2024 Education Award Winners



Top row: Lily Martinovich, Alysa Olivas, and Leila Rodriguez. Bottom row: Maximus Rose and Campbell Stewart.

# The Results Are In!

We are so proud to announce that Pima Federal was voted Best Bank/Credit Union in the Arizona Daily Star's Readers' Choice Awards! In addition to being voted as the Best Credit Union, we were also recognized as a Favorite in the Best Debit Card category. The value we provide to our community in the form of market-leading rates, low fees, a dedicated staff, and commitment to our members' financial success makes our credit union the best! Thank you to our members, staff, and the community who took the time to vote for us! ■



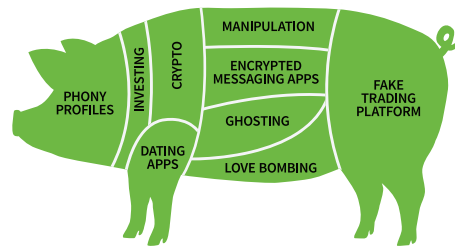
## Safeguarding Your Finances

As our world becomes increasingly digital, protecting yourself from fraud has never been more critical. Here are three forms of prevalent financial fraud and best practices to protect yourself:

**Romance Scams** occur when a scammer pretends to be interested in a romantic relationship with the victim, with the goal of obtaining money or personal information. Scammers build emotional connections with victims, only to exploit their trust for financial gain. Be cautious of individuals who quickly profess love and ask for money or financial information. Always verify the identity of someone you meet online and never send money to someone you haven't met in person. If you suspect that you may be targeted by a romance scam, end all communication with the individual and report them to the appropriate authorities.



convincing them to invest in a product which is oftentimes cryptocurrency. They usually involve some type of fake claim or falsified dashboard that shows assets growing at a rapid pace, with the intent of encouraging larger investments. The fraud actors gain the trust of the victim ("fatten them up") before then taking all of their money ("butchering"). Similar to a romance scam, if you suspect that you may be targeted, it's important to end communication with the potential scammer and report the incident to Pima Federal and/or the authorities.



**Pig Butchering** is a type of fraud in which criminals lure victims into digital relationships to build trust before

**Elder Abuse** is a serious issue which can lead to financial exploitation. Scammers often target our elderly community by taking advantage of their trust and vulnerability. Family members, caregivers, or strangers may take



advantage of an elderly person to gain access to their finances. It's important to have conversations with elderly loved ones about the signs of financial abuse. Elderly individuals should seek support from trusted sources if they suspect they're being exploited.

Protecting yourself from fraud requires vigilance, awareness, and proactive measures. By staying informed about common scams and taking steps to safeguard your personal information, you can reduce the risk of falling victim to financial fraud. It's important to regularly review your accounts for suspicious activity.

Together, we can work towards a safer financial future for everyone. Keep up to date with fraud prevention tips and resources at [pimafederal.org/security](https://pimafederal.org/security). ■

### Important Dates

Nov 11	Nov 28-29	Dec 25	Jan 1
Veterans Day observed	Thanksgiving Holiday	Christmas Day	New Year's Day
ALL LOCATIONS WILL BE CLOSED	ALL LOCATIONS WILL BE CLOSED	ALL LOCATIONS WILL BE CLOSED	ALL LOCATIONS WILL BE CLOSED

### Fee Schedule Updates

effective 10/1/2024

### We reduced fees!

Item	Old	New
Stop Payment (per stop)	\$35	\$25
International Wire Transfers	\$50	\$35
Cashier's Check (per check)	\$10	\$5
Returned Mail Fee	\$5	\$0