

Fall 2020

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Smart. Simple.
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A Letter from the President/CEO

Eric H. Renaud,
President/CEO

Dear Member,

I'd like to start by thanking you for your loyalty and support during these ever-evolving times. We are all feeling the effects of COVID-19 as it continues to disrupt our normal routines. As your credit union, we sympathize with those whose health and well-being have been impacted by this pandemic and recognize the impact this has had on the financial stability of so many in our community. If you are experiencing financial hardship due to COVID-19, please contact us online or by phone so that we can discuss our available options for relief.

As most of you know, we are currently limiting in-branch service to appointment only, Monday through Friday. Appointments can be made at the branch of your choice directly from our website. I have been pleased to receive positive feedback from both members and branch staff alike regarding the superior service experienced during these scheduled visits. As a reminder, our drive-thru lanes remain open during normal business hours for teller transactions. Our ATMs are available for both deposits and withdrawals at all locations except Sahuarita, which is just a cash dispensing ATM currently.

I also encourage you to take advantage of our digital banking options. Through our mobile banking app, you can easily deposit checks, transfer funds, make loan payments, and even start a conversation with one of our friendly employees.

Please be aware that there are several fraudulent schemes right now as criminals try to take advantage of this situation. Be extra careful with whom you share personal information, only click on links from safe sources, and stay vigilant about reviewing your financial statements.

On behalf of the Board of Directors and staff, we thank you for your understanding and patience as we continue to adapt to these changing times to keep our members, employees, and community safe. We remain committed to your financial well-being and look forward to assisting you.

Sincerely,
Eric Renaud

Eric H. Renaud
President & CEO

2020 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 a record number of 26 impressive applications! Though the decision was difficult, we selected 5 students to each receive a \$2,000 award to help offset the cost of college expenses, for a total of \$10,000. We're proud to recognize the following recipients: Hannah Bahr, Jared Fischer, Isabella Fox, Elle Gatewood, and Isabella Rodriguez. 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: Hannah Bahr, Jared Fischer, and Isabella Fox

Bottom row: Elle Gatewood and Isabella Rodriguez

Holiday Loan Options & More!

With the holiday season around the corner, we recognize that spending time with loved ones and making memories is what matters most. No matter what your seasonal expenses may look like, Pima can assist you with our convenient loan options. We offer low introductory rate Visa® credit cards, low introductory fixed and variable rate home equity lines of credit, revolving personal lines of credit, 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.

Pantano Remodel

We're excited to announce the remodel of our Pantano Branch is now complete! Updates to the branch include, a modern open-concept design, comfortably spaced teller pods, office seating with both privacy and comfort in mind, and more. Thank you to our members for your patience during our remodel, we're confident

these enhancements will provide a more welcoming experience for you and your family. Members and prospective members are invited to schedule an appointment to visit us in-person. Pantano branch manager, Greg Tevik and his team look forward to providing you with exceptional service throughout your financial life.



ABOVE: Pantano's branch manager, Greg Tevik, and his team.

Fraud Prevention

During times of uncertainty and vulnerability, criminals tend to try and take advantage of the situation with new and increased fraudulent schemes. We encourage you to stay vigilant in preventing these attempts in the following ways:

ATM Security Remain aware of your surroundings, especially at night. Minimize time spent in front of an ATM by preparing as much of the transaction as you can beforehand. Never count or display cash as you approach or walk away from an ATM. Protect your PIN and the privacy of your transaction by shielding the keypad from the view of others. When using a drive-up ATM, be sure to keep your doors locked, windows up, and

engine running throughout your wait. It's also important to keep an eye on your rear and side-view vehicle mirrors for any suspicious activity.

Personal Information Security

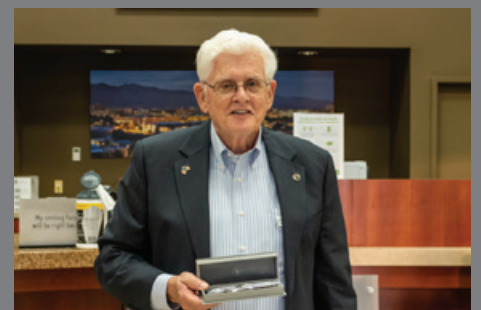
Please be advised that Pima Federal will never contact you and request personal identifying information including date of birth, social security number, debit card PIN, etc. If ever in doubt, it's best to avoid providing any personal or account information and advise the caller you will be contacting Pima Federal directly at 520-887-5010.

Keep up to date with fraud prevention tips and resources at: pimafederal.org/security.

2020 Annual Business Meeting

The Pima Federal Annual Business meeting was streamed live from our Stone branch on Tuesday, August 25th. In light of public health concern and mandates, we made the necessary decision to forgo holding our traditional sit-down dinner event, opting instead for a more socially distanced meeting that could be attended virtually. We are proud to announce that with the money saved, we were able to provide \$5,000 donations to the following organizations: The Community Food Bank of Southern Arizona, Southern Arizona Law Enforcement Foundation, Greater Tucson Fire Foundation, and Literacy Connects. We thank these non-profits for their ongoing commitment to improving our local community.

We appreciate those of you who joined us in person and that tuned in through our Facebook page. In case you missed it, don't forget to check out our 2019 Annual Report available from our website at pimafederal.org/access/media-news.



TOP: Victor Thornton celebrated his 15th anniversary with Pima Federal; BOTTOM: James Kisner, Board Chairman, speaking.

Important Dates:

- Oct 15 International Credit Union Day
- Oct 28 Full Staff Meeting
ALL LOCATIONS WILL OPEN AT 11AM
- Nov 11 Veterans Day
ALL LOCATIONS WILL BE CLOSED
- Nov 26-27 Thanksgiving Holiday
ALL LOCATIONS WILL BE CLOSED
- Dec 25 Christmas Day
ALL LOCATIONS WILL BE CLOSED
- Jan 1 New Year's Day
ALL LOCATIONS WILL BE CLOSED
- Jan 18 Martin Luther King Day
ALL LOCATIONS WILL BE CLOSED
- Jan 31 Good Grade Program
FALL REPORT CARDS DUE
- Feb 15 Presidents' Day
ALL LOCATIONS WILL BE CLOSED
- Feb 17 Full Staff Meeting
ALL LOCATIONS WILL OPEN AT 11AM

The Results Are In!



- WINNER**
- ▶ Best Credit Union
- FAVORITE**
- ▶ Best Business Banking
- ▶ Best Debit Card

Since 2016 Pima Federal has been named "Favorite" as Best Bank/Credit Union. In 2019 we were proud to be the WINNER in this category and were voted as the Best! With your help, we've done it again and have been voted as the WINNER for Best Bank/Credit Union. 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! We were also recognized as Favorite in the Best Business Banking and Best Debit Card categories. Thank you to our members, staff, and the community who took the time to vote for us!

International Credit Union Day

October 15, 2020

International Credit Union Day (ICUD) 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's ICUD theme "Inspiring hope for a global community" reflects on how credit unions contribute to a brighter future



by providing financial empowerment to people all over the world through financial services, education, and support.

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*APR = Annual Percentage Rate. APR displayed is based on an excellent credit score, a max term of 48 months, and includes a .25% automatic payment reduction. APR will increase by .25% if an automatic payment is not initiated. Other rates and terms available. Subject to normal underwriting and qualification criteria. Membership eligibility and share account with minimum deposit of \$5.00 are required. Federally insured by NCUA.