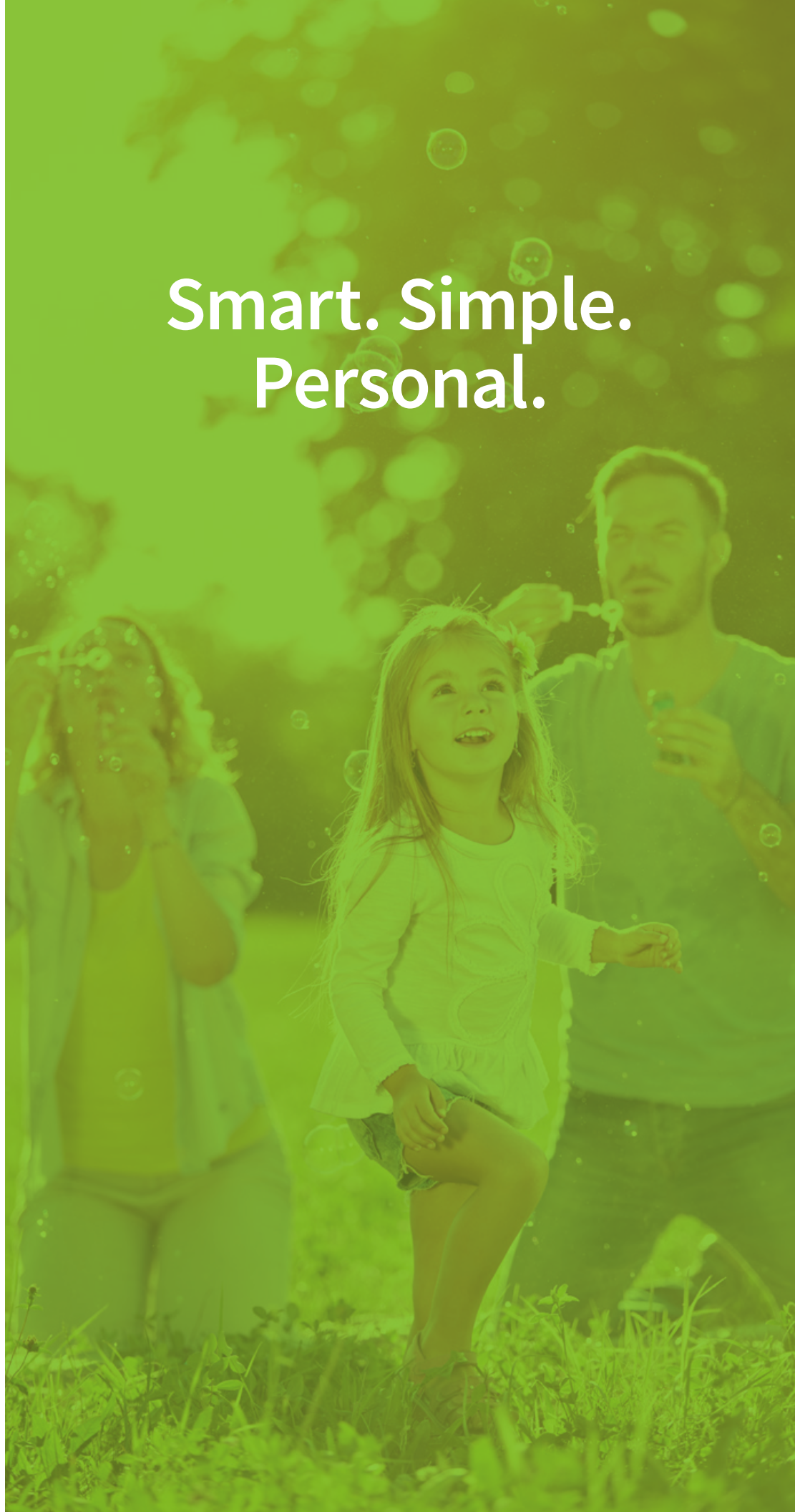




Smart. Simple. Personal.



Spring 2023

IN THIS ISSUE

page **2**
Letter from the President/CEO
Golf Classic 2023

page **3**
Business Solutions
I Am Pima Winners
Annual Meeting

page **4**
Important Dates
Security Reminders



A Letter from the President/CEO

Eric H. Renaud,
President/CEO

Dear Member,

Your credit union is off to a strong start in 2023, and I hope the same goes for you and your family. We ended last year by announcing the winners of our Great Auto Loan Giveback Campaign which was incredibly rewarding considering the impact it made. Our grand prize winner received \$25,000 towards the payoff of her auto loan, and our five secondary winners are getting their auto loan payments made by Pima Federal throughout 2023. This new endeavor was an example of how we demonstrate our commitment to improving the financial lives of our members.

I'm also proud to report that we ended the year by reaching a critical growth milestone - \$1B in asset size. It's almost hard to believe that when I took the helm as CEO back in 2016 that we were half the asset size we are today. Pima Federal ended 2022 with earnings of \$12.1 million, and assets of \$1 billion, ending the year with a strong capital ratio of 10.27%. Additionally, loans grew by 22.8%, and shares and deposits grew by 6%.

These numbers are critical for us to maintain some of the fewest and lowest fees while offering market-leading loan rates – all with you in mind, our valued member. One example of this is our enhanced CareFREE Plus Checking account which now offers discounted rates on new personal and auto loans as well as boosted earnings on term share certificates and the first \$1,000 in your checking account. Not only does this account remain free, but there are only 2 simple requirements for enjoying these perks – setting up eStatements and receiving at least \$1,000 in recurring deposits to your checking account each month.

As I reflect on all the accomplishments, obstacles, and changes we've gone through to get us here, I'm incredibly humbled and honored to have been a part of it. I'd also like to acknowledge and express my sincere appreciation to our Board of Directors, volunteers, and staff for their continued dedication to our membership. Without your support, service, and commitment to our shared values each and every day, we wouldn't be where we are. Finally, I wish to thank you, our member, for continuing to place your loyalty and trust in Pima Federal Credit Union.

Sincerely,

Eric Renaud

Eric H. Renaud, *President & CEO*

THE 10TH ANNUAL Pima Federal GOLF CLASSIC



THURSDAY
05.04.2023
The Golf Club at Dove Mountain

▶ NEW 2023 BENEFICIARIES ◀



\$547,500 TOTAL RAISED FOR OUR
COMMUNITY SINCE 2013

We are proud to host the 10TH Annual Golf Classic in support of two new beneficiaries who are committed to making our community a better place!

Help us champion this cause by sponsoring, golfing, providing a silent auction item, or making a one-time donation. For details, visit:

PIMAFEDERAL.ORG/GOLFCLASSIC

A Business Partner You Can Count On

As a local organization, Pima Federal understands the needs of our business community and values the importance of successful local business. As local business has continued to grow, so has the demand for products and lending solutions. To meet this demand, we expanded our Business Services Program to offer commercial and member business loans, merchant services, and non-profit accounts.

Our competitively priced solutions, personalized service, and local decision-making offer a competitive advantage for those looking to build and grow their business. We are truly a part of the community and are committed to meeting the needs of our business members to help them achieve continued success.



Commercial Real Estate Financing



Free, Dividend-Earning Business Checking



Robust Merchant Services



Business Term Loan, Line of Credit, and Credit Card



Non-Profit Money Market

Visit us at pimafederal.org/business to learn more.

I AM PIMA Award Winners

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 Paula Enriquez, *Branch Manager*, and Gloria Sanora, *Member Service Representative*, were the recipients of this outstanding award. These two employees demonstrate the values of our credit union and live our 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 Paula and Gloria for this most deserving honor.

The Pima Federal Annual Meeting

TUESDAY, MAY 23

This year's annual meeting will be held on Tuesday, May 23 at our Thornydale branch and will also be streamed live from our website. The meeting is scheduled to begin at 6:00 pm.

This annual meeting is exclusively for members of Pima Federal and we kindly ask that you please RSVP if you will be attending in person as we will have limited seating.

To RSVP and to stay up-to-date with details, please visit pimafederal.org/annualmeeting.



Thornydale Branch
6510 N. Thornydale Road, Tucson, AZ 85741

Important Dates

- May 4 10TH Annual Pima Federal Golf Classic
- May 23 Pima Federal Annual Meeting
- May 29 Memorial Day
ALL LOCATIONS WILL BE CLOSED
- June 19 Juneteenth
ALL LOCATIONS WILL BE CLOSED
- June 30 Good Grades Program
SPRING REPORT CARDS DUE
- July 4 Independence Day
ALL LOCATIONS WILL BE CLOSED
- Sep 4 Labor Day
ALL LOCATIONS WILL BE CLOSED

2022 Community Impact



\$60,000

NEW RECORD RAISED

Pima Federal Golf Classic



\$10,000

In Scholarships

AWARDED TO 5 STUDENTS



\$166,405

Provided to
Local Organizations

FOLLOW US

FOR NEWS, CONTESTS & MORE!

pimafederal.org/news

OR

@pimafederal on



CONTACT US: 520.887.5010

pimafederal.org



Federally Insured
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NMLS #408885



SECURITY REMINDERS

DO watch out for scammers who may be able to spoof a phone number so the caller ID reads “Pima Federal”.

DO create strong passwords that are both long and unique.

DO report any suspicious calls, texts, or activity to Pima Federal.

DO avoid connecting to public Wi-Fi when accessing personal information on your device.

DON'T provide the verification code you receive to login to online banking to anyone for any purpose. Pima will NOT ask you for this information.

DON'T provide personal information to someone who has initiated the call, text, or email.

DON'T click on links or open attachments from unknown sources.

DON'T access Zelle® from an email link. Only login to Zelle® from our app.

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

Good Grades Program

Spring Report Cards due June 30, 2023

Youth account holders are eligible to bring in their semester report card to any credit union employee. For every “A,” “E” or “4” (or equivalent of), Pima Federal will deposit \$2 dollars into

their savings account. There is a \$20.00 maximum per school year.

For more information, please visit:
pimafederal.org/youth.

Allpoint

FREE Yourself from ATM Fees!

As a member of Pima Federal you have access to **over 55,000 fee-free ATMs** through our partnership with the Allpoint Network.

The next time you're in need of some cash, take a look at our ATM locator and avoid paying unnecessary fees! Visit our website to search for an ATM near you

www.pimafederal.org/atms

