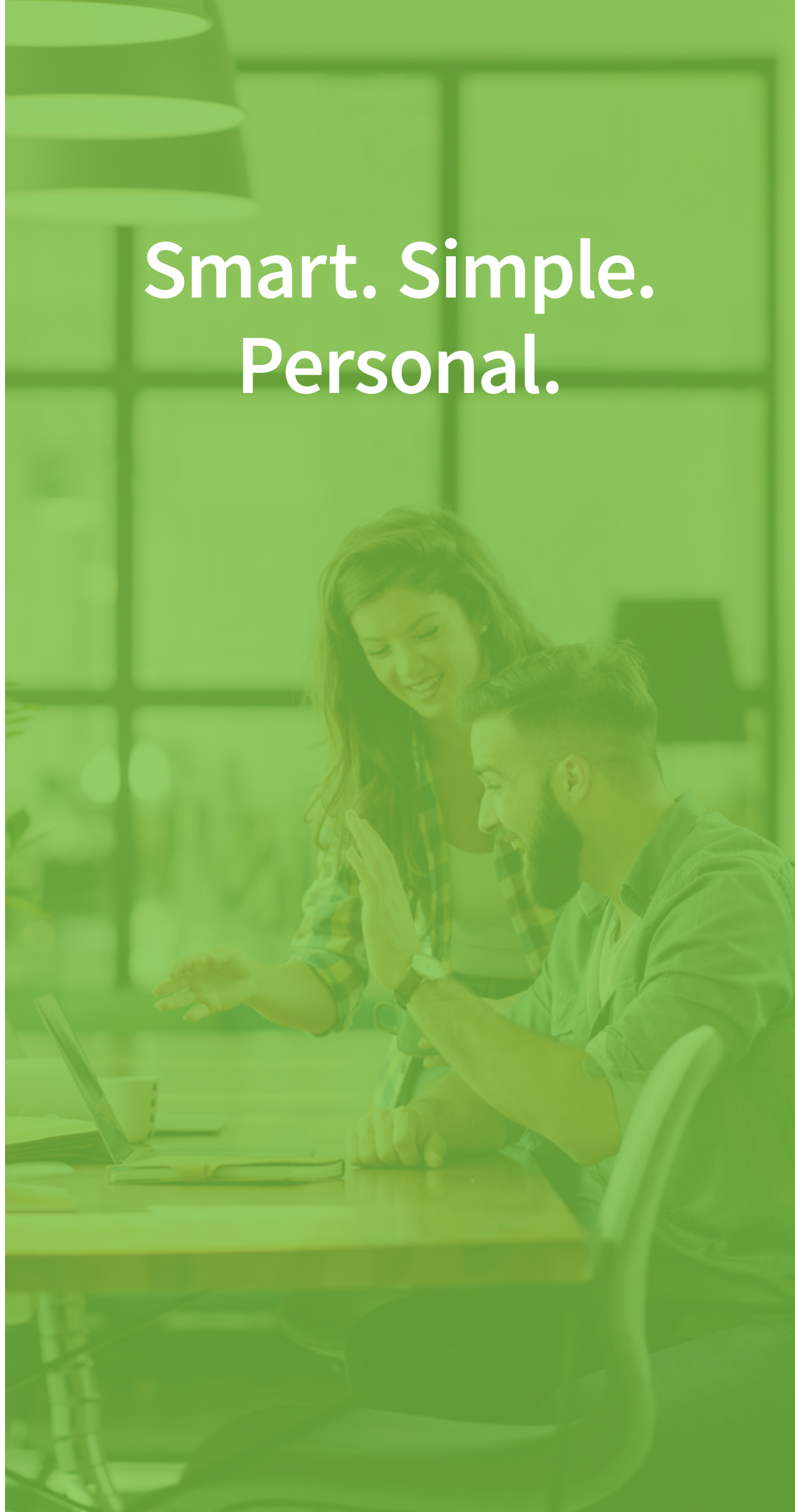




# Smart. Simple. Personal.



Fall 2023

## IN THIS ISSUE

page **2**

Letter from the CEO  
2023 Education Award Winners  
Year-Round Skip-A-Pay

page **3**

Stone Branch Remodel  
Thanksgiving Giveaway  
2023 Pima Federal Golf Classic

page **4**

Automated Fraud Alerts  
Mobile Meals  
Important Dates



## A Letter from the President/CEO

Eric H. Renaud,  
President/CEO

Dear Member,

As a financial cooperative, we thrive by providing great value and relevant solutions to help you reach your 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 recently completed a full remodel of our Stone Branch to better serve you. Not only is the space more open and inviting; we're hopeful you'll find value in the new member service offices that keep both privacy and comfort in mind.

Next, I'm proud to report that the 10th Annual Pima Federal Golf Classic set a record in May with total proceeds of \$80,500. Proceeds were split between Youth on Their Own and IMPACT of Southern AZ to help them further their missions of providing necessary resources for those in our community. We look forward to supporting these amazing organizations again next year!

As technology continues to evolve, we strive to continuously enhance your experience with us through our digital channels. I am enthusiastic to share that we will be rolling out several new digital tools that are being designed with you in mind. These endeavors include a new chat feature that will be available 24/7 from our website, ClickSWITCH so that you can easily switch your direct deposit or online payments to Pima Federal, and Automatic Fraud Alerts to protect you against suspected fraud. While Automatic Fraud Alerts are already live and working well, the other tools will be available in the months ahead.

Last, but certainly not least, your credit union is growing! We have recently expanded our field of membership into Navajo County. New Navajo County members can visit our branch in Springerville or utilize Pima's digital channel to take advantage of our great rates and valuable financial products.

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

Wishing you a happy and safe holiday season!

Sincerely,

Eric H. Renaud, *President & CEO*

# 2023 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.

Once again, we received an abundance of 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: Tyler Garlej, Alyssa Kroen, Kayla Logan (Campos), Melanie Osborne, and Izabella 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: Tyler Garlej, Alyssa Kroen, and Kayla Logan (Campos).  
Bottom row: Melanie Osborne and Izabella Rodriguez.

## Skip-A-Pay Now Available Year-Round!

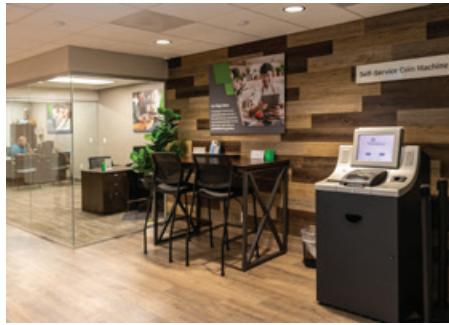
In the past, the opportunity to skip a loan payment only occurred during the holidays, however we are now offering the ability to do so year-round!

We recognize that expenses increase during the holidays, but also know that you may need a break from your payment at other times of the year as well (some restrictions apply). Plus, we keep it simple by making the application available from our website.

Check out the full details at [www.pimafederal.org/skip](http://www.pimafederal.org/skip).

# Stone Branch Remodeled

We're excited to announce the remodel of our Stone 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 visit us in-person to check out the newly designed space. Raul Fisher, Stone Branch Manager, and his team look forward to providing you with exceptional service throughout your financial life.

# 2023 Pima Federal Golf Classic

The 10th Annual Pima Federal Golf Classic was a great success this year raising a *new record* amount of **\$80,500!** The event, held on May 4, 2023 at the Golf Club at Dove Mountain, hosted 132 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 \$40,250 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, **\$628,000** 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!



Check presentations at *Youth On Their Own* (top) and *Impact of Southern Arizona* (bottom).

We want to say  
*Thanks!*

To show our appreciation,  
20 members will each win a  
**\$250 Fry's  
Gift Card**  
ahead of Thanksgiving!

Members with **CareFREE<sup>PLUS</sup>**  
checking accounts will be  
automatically entered. Winners  
will be drawn **November 9<sup>th</sup>\***

\*No purchase or payment necessary to enter. Pima Federal Credit Union (PFCU) members in good standing with a CareFREE Plus checking account as of 11/09/2023 with minimum aggregate monthly deposits of \$1,000 and enrolled in eStatements, or valid mail-in entrants, will be automatically entered into a drawing to be randomly selected to win one of twenty (20) \$250.00 FRY'S gift cards. One entry per person. Directors, officers, and employees of PFCU, and their immediate families, are not eligible. Must be 18 years or older as of 11/09/2023. Prizes cannot be substituted, transferred, or exchanged for any other award, amount, cash value, or benefit. Each winner will be notified by phone and/or email, and must complete all requirements in the Official Rules within three (3) days of notification or attempted notification; otherwise PFCU will randomly select another winner. View Official Rules at [www.pimafederal.org/thanks](http://www.pimafederal.org/thanks).

## Important Dates:

Oct 11	Full Staff Meeting <i>ALL LOCATIONS WILL OPEN AT 11AM</i>
Oct 19	Int'l Credit Union Day
Nov 10	Veterans Day <i>observed</i> <i>ALL LOCATIONS WILL BE CLOSED</i>
Nov 23-24	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 15	Martin Luther King Day <i>ALL LOCATIONS WILL BE CLOSED</i>
Jan 31	Good Grades Program <i>FALL REPORT CARDS DUE</i>
Feb 19	Presidents Day <i>ALL LOCATIONS WILL BE CLOSED</i>

# Auto Fraud Alerts: Your Best Defense Against Fraud

At Pima Federal, we're serious about protecting you from fraudulent activity on your accounts. That's why we've strengthened our defenses with a new, automated system that can identify threats faster, notify you sooner and equip you with the tools you need to take immediate action against fraud. Previously, you would have only received a personal call from a live agent if fraud was suspected. The new system allows you to receive an automated call that easily walks you through reviewing suspicious activity on your card. You may also receive Automated Fraud Alerts text messages on your mobile phone. We will also send a fraud alert via email.

Our new automated system includes:

### ► IMMEDIATE alerts

When suspicious activity has been detected on your account, we don't wait for an agent to dial your number – our automated system will contact you by text, phone or email.

### ► 2-Way Communication

You can take action the second you receive your alert – by texting the provided command word, or interacting with the automated system on the phone; simply follow the instructions to answer questions regarding your recent card activity

### ► Real-time Support

Our live fraud agents are ready to assist you at any time to ensure you receive the best defense exactly when you need it

Please Log into Online Banking to review and update your contact information to make sure you receive important fraud alerts about your account.

Members should be aware that, while Pima Federal Credit Union does monitor fraudulent or suspicious account activity and may proactively contact a member about this activity, we will never call and ask for confidential information such as your entire account number or PIN. Contact 520-887-5010 if you have provided confidential information in the past and would like to report it.

## Credit Unions Unite!

In the month of July, our employees joined forces with other local credit unions to deliver meals and smiles to those in need through a collaborative effort with Mobile Meals of Southern Arizona! Mobile Meals has been a pillar of support for the community,



providing meals and nourishment to vulnerable populations

for years. This partnership between Pima Federal, other local credit unions, and Mobile Meals is a display of our shared commitment to supporting the community and addressing the pressing issue of food insecurity. We were proud to be a part of an effort that demonstrates the power of teamwork and the importance of supporting one another during challenging times.

## INTERNATIONAL CREDIT UNION DAY

**October 19, 2023** – This year marks the 75th anniversary of International Credit Union Day (ICUD), which celebrates the spirit of the global credit union movement. Since 1948, ICUD has been celebrated annually

on the third Thursday of October. The day is recognized to reflect the credit unions' proud history, accomplishments, and to raise awareness about the support credit unions provide to their communities.

### FOLLOW US

FOR NEWS, CONTESTS & MORE!

[pimafederal.org/news](http://pimafederal.org/news)

OR

@pimafederal on  

CONTACT US:  520.887.5010

 [pimafederal.org](http://pimafederal.org)



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