



COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION

Locations and Branch Managers

Florence

200 W. 20th Street, P.O. Box 969
Jennifer Nathaniel, Manager

Casa Grande

1000 E. Florence Boulevard
Estella Villarreal, Manager

Apache Junction

290 S. Phelps Drive
Rebecca Encinas, Manager

Coolidge

1491 N. Arizona Blvd., Suite 101
Olivia Padilla, Manager

San Tan Valley

3125 W. Hunt Highway, Suite 105
Aileena Juarez, Manager

Maricopa

44600 W. Smith Enke Rd., Suite 105
Kim Seyffert, Manager

Hours

LOBBY HOURS:

Monday, Tuesday, Thursday:
8:30 a.m. - 5:00 p.m.
Wednesday: 10:00 a.m. - 5:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.

DRIVE THRU HOURS:

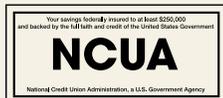
Monday - Thursday:
8:30 a.m. - 5:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.

SATURDAY HOURS:

9:00 a.m. - 2:00 p.m., Casa Grande,
Coolidge, and San Tan Valley

Board of Directors

Dorothy Erdman, Chairperson
Dodi Freeman, Vice Chairperson
Gwenda Bain, Secretary/Treasurer
Scott Barber, Director
Charlie Estrada, Director
Jim Rives, Director
Tex Willbanks, Director



0% APR*

on balance transfers for 6 months!

Our Rate is Your Reward!

Lots of credit cards offer rewards of trinkets, trips or points, but at PCFCU we offer what members want – NO INTEREST FOR 6 FULL MONTHS ON BALANCE TRANSFERS!

- Special offer available January 1 to March 31, 2013
- Low fixed rate on purchases year round
- 9.9% APR (Platinum) or 12.9% APR (Classic)

Apply Today!

Complete your application online at www.PinalCountyFCU.com, call **520.381.3100** or **800.221.4179**, or stop by any branch.



*APR= Annual Percentage Rate. Special promotional rate of 0% APR is for six months and will be applied to all balances transferred from another financial institution to a PCFCU Classic or Platinum VISA® credit card. After the six month promotional rate ends, the rate will default back to the standard purchase rate of 9.9% APR or 12.9% APR, depending on card and credit score. 0% rate does not apply to purchases or cash advances.



Meet our commercial lending team:
Toby Trejo, Dixie Dill and Randy Wheeler!

Designed Especially for Business Owners

PCFCU Business Services

If you're a small business owner, you can enjoy all the benefits of convenient, low-cost financial services and friendly, personalized service on your business account. Discover a full range of financial services for small businesses, including: merchant services, VISA® credit cards, business lines of credit and term loans for equipment purchases. As your hometown credit union, we understand the local business market and can customize services to meet your needs. For more information, call our Commercial Loan Officer Toby Trejo at **520-381-3137**.

Mark Your Calendar



Annual Meeting on Saturday, April 27, 2013

As a member/owner of Pinal County Federal Credit Union, we invite you to attend our Annual Meeting to be held on Saturday, April 27, 2013. Details will be announced soon, so please keep an eye on the newsletter and website.



New Car for the New Year?

Financing as Low as 3.49%APR*!

If you've got your eye on a vehicle, PCFCU can help with affordable financing for new (or new to you) cars, trucks and vans. Get pre-approved for your vehicle loan before you go to the dealership and you'll have the bargaining power of a "cash" buyer!

Apply for Your Pre-Approved Loan Today!

CLICK: www.PinalCountyFCU.com

CALL: Local: (520) 381-3100 or Toll Free: (800) 221-4179

VISIT: Apply in person at any PCFCU branch office

*APR= Annual Percentage Rate. All loans subject to credit approval. Your actual rate may vary based on loan term, collateral and credit worthiness. See Credit Union for details.

An Alternative to Payday Loans

Funds 4 Less

When you have an urgent financial need, a Funds 4 Less Loan offers fast, confidential lending that provides the necessary funds.

- Quick access to cash
- Simple, easy application
- No credit checks

To find out more, visit www.PinalCountyFCU.com and click on the "Loans and Mortgages" drop down menu, then click on "Funds 4 Less," or stop by any PCFCU branch office.



CEO Message

Looking Forward to a Bright New Year

January is traditionally a time of setting goals for the New Year and here at Pinal County Federal Credit Union we would like to share with you our resolutions.



Alice Wilcox, President/CEO

Serving Our Community

As part of our commitment to supporting the community, PCFCU will continue to support the following organizations: CASA (Court Appointed Special Advocate) foster parent program's Dinner with Santa, the Community Outreach of Robson Ranch (CORR) shoe drive for Eloy school students, Against Abuse Inc. (domestic violence shelter and assistance) through the Taste of Casa Grande and the Angel Tree Drive benefiting the children of Pinal County and our partner the United Way of Pinal County, providing services to all communities in Pinal County.

Remaining Committed to You

We are reaffirming our mission, vision and core values that have been in existence since the Credit Union opened its doors in 1954. We are dedicated to meeting the financial, educational and convenience needs of our member/owners in a professional manner, while positively influencing and contributing to our community. Last year alone, we helped 18,828 members achieve their American dreams with over \$57 million in loans. Thank you for continuing to spread the word about PCFCU by telling your family and friends about the great loan rates, money-saving services and convenient, personal service offered at your Credit Union.

Looking Forward to 2013

We are looking forward to 2013 as a year of growth and productivity. Our members are represented by our Board of Directors that were elected by you. They are dedicated to the future of Pinal County Federal Credit Union, its members and staff. As always, you can rest assured that PCFCU is financially strong and backed by the National Credit Union Administration (NCUA).

At PCFCU it's all about serving you, our valued members, and our community. When it comes to financial services, we know you have a choice and we sincerely appreciate your support. We look forward to serving you in 2013 and beyond!

CASA Dinner with Santa



Our volunteers, pictured from left to right: Estella, Melyssa, Fernando, Rebecca, Olivia, Alice, Brian, & Toby



Build or Rebuild Your Credit

Use Your Tax Refund for a Secured Credit Card

If you don't have an established credit history, or if you've had credit problems in the past and want a fresh start, the PCFCU Secured VISA® Credit Card is an ideal solution!

What is a "Secured" Credit Card?

With a Secured VISA® Credit Card, money in your savings account is used as collateral, or security, for your credit card. You continue to earn dividends on your savings as you build or re-build your credit history with responsible use and on-time payments. If you are receiving a tax refund, you can deposit some or all of the funds into your savings account and use that as collateral. For more information, stop by any PCFCU branch, or visit us online at www.PinalCountyFCU.com and click on the "Loans and Mortgages" drop down menu, then click on "VISA Credit Card."

And the E-Services Promotion Winners Are...

Congratulations to these five members (Pamela Ledbetter, Amy Gerrish, Shar Stachar, Donna Wilson, & Ruth Phillips) who were the lucky winners in our Kindle giveaway drawing! Shown with winner Donna Wilson is Rebecca Encinas, Apache Junction Branch Manager.

Donna commented, "After having our house robbed we turned to Bill Pay. The service was excellent! I intend to use this on a monthly basis. No Checks! No Stamps! No Envelopes! Less expense!! Convenient and easy!"

It's Banking on Your Schedule

Do just like these lucky winners did and start using our E-Services today! Netbranch™ Online Banking provides access to all your statements using E-Statements, pay bills with Bill Pay, sign up for E-Alerts and more! Make it easier to manage your money 24/7. Visit www.PinalCountyFCU.com for more information.



Financial Planning Services Available

Insurance and Investments

In partnership with the Credit Union Financial Network, members of PCFCU can take advantage of a wide range of financial planning products and services. For more information, visit www.cufn.org.



Not NCUA Insured. No Credit Union Guarantee. May Lose Value. The Registered Representative(s) is/are registered representative(s) with, and securities and insurance products are offered through, LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial. Neither Credit Union Financial Network or its Credit Union partners are affiliates of LPL Financial.

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Holiday Reminder

Pinal County Federal Credit Union will be closed on the following holidays:

- **Martin Luther King, Jr. Day** – Monday, January 21, 2013
- **President's Day** – Monday, February 18, 2013

Be sure to take advantage of NetBranch™ Online Banking at www.PinalCountyFCU.org or stop by one of our convenient ATMs.



**Pinal County
Federal Credit Union®**

Florence

200 W. 20th Street, P.O. Box 969
Florence, AZ 85132
Fax: 520.868.0142

Casa Grande

1000 E. Florence Boulevard
Casa Grande, AZ 85122
Fax: 520.836.6024

Apache Junction

290 S. Phelps Drive
Apache Junction, AZ 85120
Fax: 480.671.9585

Coolidge

1491 N. Arizona Boulevard
Suite 101
Coolidge, AZ 85128
Fax: 520.723.2555

San Tan Valley

3125 W. Hunt Highway
Suite 105
Queen Creek, AZ 85142
Fax: 480.358.4120

Maricopa

44600 W. Smith Enke Road
Suite 105
Maricopa, AZ 85139
Fax: 520.423.9069

Telephone numbers for all branches:

520.381.3100

800.221.4179

www.PinalCountyFCU.com

Hablamos Español

Pinal County Federal Credit Union

If you live, work, worship or attend school in Pinal County, we're here to serve you!

Cooperativa de Ahorros Federal del Condado de Pinal ¡Si usted vive, trabaja, asiste a la escuela o es miembro de una iglesia en el Condado Pinal, estamos aquí para servirle!

OUR MISSION: The Pinal County Federal Credit Union shall endeavor to meet the financial needs of its members (who are the rightful owners of the credit union) in a friendly and courteous manner, provide the highest dividends possible, grant loans on a fair and equal basis, provide financial guidance, inform members of services and continue to seek ways to meet other financial needs while ensuring positive growth and profitability.

OUR VISION: Dedicated to Pinal Country's future, becoming your credit union of choice, with increased financial strength providing exceptional member service through an expanded membership base and convenient locations.



Just Look for The Swirl!

We are your Shared Branching connection nationwide.