



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:

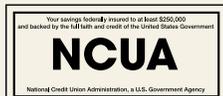
Monday - Thursday:
8:30 a.m. - 5:00 p.m.
Friday: 8:30 a.m. - 6:00 p.m.

SATURDAY HOURS:

9:00 a.m. - 2:00 p.m., Casa Grande,
Coolidge, and **NOW 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



Loan Specials to Make Your Season Bright

There's No Place Like Home...

Open a New Home Equity Line of Credit or Home Equity Loan

What's on your wish list this holiday season? A remodeled kitchen? A trip to visit family? How about gifts for family and friends? What ever is on your wish list or theirs, you can use the equity in your home as a low-cost source of funds. The Home Equity Line of Credit (HELOC) offers flexibility with a variable rate or the fixed rate Home Equity Loan is perfect when you know the amount you need. Both are great options for those extra funds.

Plus, the interest portion of your payments may be tax deductible, so please see your tax consultant.

*Annual Percentage Rate is an introductory rate for 6 months (prime + zero percent). After 6 months, rate reverts back to regular approved rate. Promotion ends 12/31/12. For tax deduction on interest, please see a tax consultant.

Refinance Your Sleigh

If you have an auto loan at another financial institution, move it to us and see if we can lower your monthly payment with our rates as low as 3.49% APR. And, for moving your loan, you will get a 1% rebate up to \$500* when you close your auto loan!

Apply 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

*Rebate offer good through 12/31/12. Cash incentive will be 1.00% of the loan proceeds, up to a maximum of \$500 and will be paid at closing. Loan must be transferred from another financial institution. All loans subject to credit approval.

Special Introductory Rate of **3.25% APR*** for 6 months*

As Low As **3.49% APR*** Plus a Rebate!





Call for the Board of Directors

As a financial cooperative, the Credit Union is governed by a volunteer Board of Directors. Board service is voluntary and requires a three-year term commitment. If you are a member in good standing that is interested in applying to serve on the Board of Directors for Pinal County Federal Credit Union, contact Carol Daniel at **520.381.3124** for further details on applying.

New and Improved Online Services



Check out the new, redesigned web site that is easier to access popular features. We've also upgraded Netbranch Home Banking that allows you to manage your account online, so visit and see the new upgrades at **www.PinalCountyFCU.com**.

Important Information

Check Your Limit – Remember to check your debit and credit limits when shopping for big ticket items to avoid the inconvenience and embarrassment of having the transaction declined.

Traveling Internationally? – As part of our security precautions, you need to notify PCFCU if you will be using your debit or credit card outside the U.S., otherwise your transactions will be declined.

No Post-Dated Checks – As of July 26, 2012, PCFCU no longer accepts post-dated checks at any of its branches.

Skip on by Your Loan Payment



Free Up Extra Cash for the Holidays

If you could use some extra money for the holidays, Pinal County Federal Credit Union can help! When you take advantage of our Skip-A-Pay* program by October 26 for your November 2012 loan payment, or November 28 for your December 2012 loan payment, for a small fee, you'll have extra cash available for the holidays! If you have any questions, please call us at **520.381.3100** or stop by one of our convenient branch locations.

*If you are approved to skip your payment (s) there will be a \$30 per loan application fee charged. Skipping a payment will extend the term of the loan(s), interest will continue to accrue, Credit Life, Disability and Involuntary Unemployment coverage will also continue. Electing Skip-A-Pay on loans with GAP coverage may impact the amount of any GAP claim. Certain loans are not eligible. Must have made 6 prior consecutive monthly payments and the account must be in good standing. See credit union for details.



Building or Rebuilding Credit?

Get the Credit You Deserve

A credit card in today's world is a necessity. But, it can be difficult to obtain one if you don't have an established credit history, or have had credit problems in the past. In these situations, the Pinal County Federal Credit Union Secured VISA® Credit Card is an ideal solution. 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. For more information or to apply, please stop by any branch office.

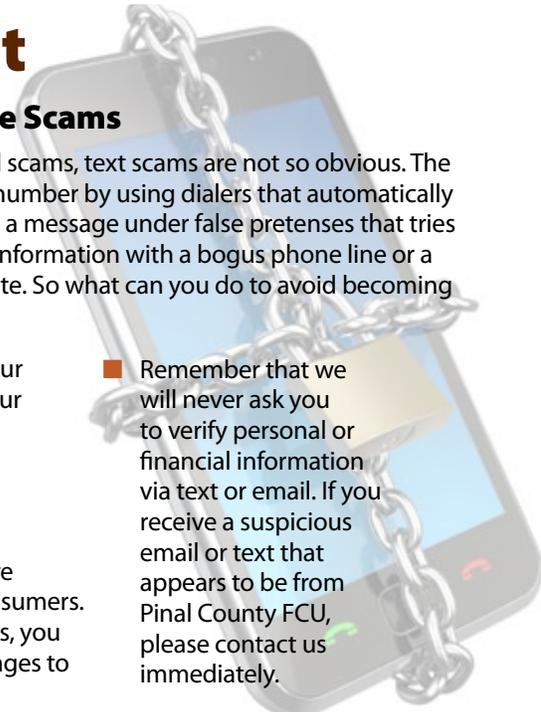
Member Alert

Be Aware of Text Message Scams

Although you may be alert to email scams, text scams are not so obvious. The hackers get to you via your phone number by using dialers that automatically pick up numbers. Then, you receive a message under false pretenses that tries to trick you into entering personal information with a bogus phone line or a link to a website that looks legitimate. So what can you do to avoid becoming the victim of a text message scam?

- Set up security systems on your mobile devices just like on your computer.
- Add your cell phone number to the Do Not Call registry at **www.donotcall.gov**.
- AT&T, T-Mobile and Verizon are offering a new service for consumers. If you use one of these carriers, you can forward suspicious messages to the number 7726.

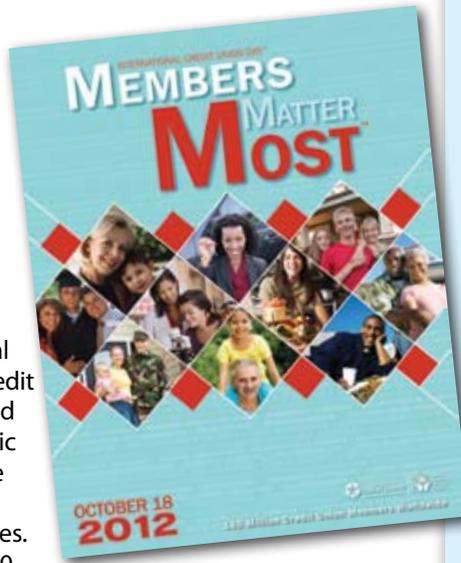
- Remember that we will never ask you to verify personal or financial information via text or email. If you receive a suspicious email or text that appears to be from Pinal County FCU, please contact us immediately.



Members Matter Most

Join Us for International Credit Union Day on October 18, 2012

Please join us at any Pinal County Federal Credit Union Branch on International Credit Union Day for exciting activities, food and giveaways! Sign up for any new electronic service (Netbranch, E Statements, Online Bill Pay, E-Alerts, Direct Deposit) and you will be entered to win one of 5 Kindle Fires. On October 18, 2012, credit unions in 100 countries will celebrate International Credit Union Day by banding together and appreciating their members. As a credit union member, you belong to a global movement in which people help people. Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most."



Arizona Auto Savings

Looking for a Better Way to Buy Your Next Vehicle?

Try an Auto Broker

When you're looking for a new or gently used car, truck or van, save time and gas on driving around comparing vehicles. Let Arizona Auto Savings do all the legwork and find you the best deal!

- Volume purchasing saves you money
- Personal or commercial vehicles
- No high-pressure sales tactics
- Trade-ins accepted
- Get the exact model and color you want
- All the MVD paperwork is processed for you
- Exceptional pricing for PCFCU Members

For more information, contact Deb Wilson at **520.232.2318**.

On the Road to Small Business Success

Avoid Two Top Mistakes

With a 50/50 chance of success in the first five years of starting a business, it's a good idea to learn from the mistakes of others and watch out for these common pitfalls:

- **Sloppy Recordkeeping**
Carefully track sales revenues and expenses, keep on top of your bills and receivables. It's critical to know if you're in the red or black as you move forward. It's also important for completing financial statements and tax returns.
- **Insufficient Capital**
Make sure you have enough cash not only for the initial set up expenses, but for cash flow needs for several months. Remember in the beginning there will be a lot of outflow before you see any inflow. Do a realistic projection and set aside cash for the unexpected.



Remember that we can help you with business loans and services to help keep your small business growing and prospering. Turn to Pinal County FCU as your business partner for success!

Upcoming Tent Sales

Shop from a variety of vehicles all in one convenient location and finance your purchase with PCFCU.



- October 11th, 12th and 13th – Garrett Motors in Coolidge
- November 8th, 9th and 10th – Glenn Jones Ford in Casa Grande

Spotlight: Maricopa Branch

Our Maricopa Branch, which opened February 2010, is located on the corner of Smith Enke and John Wayne Parkway. Stop by to see Kim, Felicia and the rest of the gang for all your lending and financial needs!



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 aqui 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.

In the Community

Shoe Drive Outreach

Pinal County FCU staff, in connection with Community Outreach of Robson Ranch, participated in a shoe drive on Friday, August 10th in Casa Grande. All first and second grade students from Eloy Elementary, about 240 kids in all, received a book, 2 pairs of socks and a pair of athletic shoes of their choice. It was a wonderful community event, with the volunteers having as much fun as the kids!



Pictured left to right: Stephanie Cave, Amy Marshall, Alice Wilcox, Jamie Scallon and Estella Villarreal.

Holiday Reminder

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

- **Columbus Day** – Monday, October 8, 2012
- **Employee Appreciation Day** – Wednesday, October 31, 2012
Closed Until Noon
- **Veteran's Day** – Monday, November 12, 2012
- **Thanksgiving** – Thursday, November 22, 2012
- **Christmas Eve** – Monday, December 24, 2012
Closing at 2:00 pm
- **Christmas Day** – Tuesday, December 25, 2012
- **New Year's Day** – Tuesday, January 1, 2013

