



# COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION

## Exciting Changes to Bill Pay!

Pinal County Federal Credit Union is pleased to announce our New and Improved Bill Pay. Bill Pay is now easier to use and will include many new features such as transferring money to and from other financial institutions, as well as viewing your e-bills in one location.

**All current bill pay users, as well as new users, will need to log into their Netbranch account to sign up for Bill Pay.**

Sign up before February 18th and you will be entered to win one of five \$100 cash prizes!



## Shared Branching Merger!

Starting in 2013, FSCC merged with CO-OP to create a singular national Shared Branching opportunity! What does this mean to members? It will be easier to identify the service you need! We will be transitioning from the CU Swirl to the CO-OP symbol in 2014.

# A GREAT START TO 2014

## Get Up and Go When You Refinance Your Vehicle Loan at PCFCU!

Bring your vehicle loan from another Financial Institution by March 31, 2014 and receive a Vacation Voucher valued at over \$500! Refinancing your vehicle means you may be able to lower your payment and you could save money on interest.

It's easy to **GET** your auto loan refinanced and **GO** on a fun vacation!

## Refinance Today. Vacation Offer Good through March 31, 2014!

**CLICK:** [www.PinalCountyFCU.com](http://www.PinalCountyFCU.com)

**CALL:** 520-381-3100 or 800-221-4179

**VISIT:** Apply in person at any PCFCU branch location

**Go on a Vacation!\***

**Refinance and Get a Vacation Voucher!**

**Rates as Low as 3.99% APR\***



\*APR = Annual Percentage Rate. Special offer valid from January 1, 2014 to March 31, 2014. Your actual rate may vary based on loan term, collateral and credit worthiness. Subject to membership eligibility and loan is subject to credit approval. Tax reporting of value of vacation voucher is member's responsibility. See credit union for details.

# Need Cash Quick?



## Try Funds 4 Less

Do you have an urgent financial need? Funds 4 Less is our alternative to Payday or Title loans. It offers fast, confidential lending that provides the quick cash you need!

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

To find out more information, visit [www.PinalCountyFCU.com](http://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.

## Please Note



If you have a change of address, it's best to go directly into a branch or log on to Netbranch. A change of address through the post office can cause delays in receiving your statement and other important communications from PCFCU.

## Turbo Tax



Turbo Tax offers a discount available for Pinal County FCU Members! For more information, visit [www.PinalCountyFCU.com](http://www.PinalCountyFCU.com), under Member Service>Other Services.

## Save the Date!



The Annual Meeting will be held on Saturday, April 27, 2014. Details will be announced soon, so please keep an eye on the newsletter and website.

# CEO Message



Alice Wilcox, President/CEO

Helping our members not only accomplish their dreams but to succeed in their day to day lives is an honor. Our wonderful staff genuinely cares for you, our members and it shows. Our focus in 2014 will be on not just our member's immediate needs but what we can do for their future and we will be looking for ways to serve our valued members better.

## Lending Activity and Membership

In 2013, Pinal County FCU provided financing in the form of loans to members totaling over \$30 million. We have also helped to support the community with commercial loans to local business members totaling \$1.4 million. In addition, I am pleased to report that during 2013, we welcomed almost 500 new members to the Pinal County FCU family.

## Scholarship Program Continues for 2014

Since 2009 I am pleased to announce that we have assisted 48 graduating seniors from Pinal County Schools to further their education by attending Central Arizona College through our Scholarship Program. Pinal County FCU believes education is the key to the future, and will continue to offer annual scholarships towards tuition at Central Arizona College. The scholarships are one-time \$1,000 awards given to graduating seniors from various high schools throughout Pinal County.

I appreciate the strength of PCFCU, the commitment of the great staff and most importantly, the loyalty of our membership! It is an honor to serve our members, and look forward to the future at Pinal County Federal Credit Union!



# PCFCU Business Services

## We Can Help You!

If you're a 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 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 fit services to meet your needs. For more information, call **520-381-3137** to speak with a representative from our Commercial Lending Team.

# Introducing... GreenPath

## PCFCU is Proud to Partner with GreenPath Debt Solutions!

As a valued member of PCFCU, we are committed to serving our members by offering this benefit to you with free access to money management and financial education services. GreenPath, a financial management program provides comprehensive education, exceptional service and has been assisting credit union members for over 50 years. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away. As a member of PCFCU, you can receive assistance at no cost with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. PCFCU members can speak to counselors confidentially on the phone or in person.

GreenPath counselors are available Monday through Thursday 6 a.m. to 8 p.m. (MST), Friday 6 a.m. to 5 p.m. and Saturday from 7 a.m. to 4 p.m. To use this new service, simply call **1-877-337-3399** or visit them on the web at [www.greenpathref.com](http://www.greenpathref.com).



## 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](http://www.PinalCountyFCU.com) and click on the "Loans and Mortgages" drop down menu, then click on "VISA Credit Card."



## Start the Year with a New Car!

### Financing as Low as 3.99%APR\*

It's the new year, and 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](http://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.

## Add GAP Insurance to Your Auto Loan

Guaranteed Asset Protection (GAP) Insurance pays the difference between your auto insurance company's settlement and the remaining loan amount in the event your vehicle is stolen or damaged beyond repair from an accident. It's additional peace of mind for just pennies a day! GAP insurance from PCFCU is a great way to protect yourself for only \$250, which can run up to \$800 at some car dealerships. Contact us today about adding GAP Insurance to your PCFCU auto loan. Please visit [www.PinalCountyFCU.com](http://www.PinalCountyFCU.com) under Loans>Auto Loans for more details!

# Spotlight On: PCFCU Gives Back!

Throughout 2013, we continued to be committed to the good folks of Pinal County by supporting organizations such as: Against Abuse, Boys and Girls Club, United Way of Pinal County, 1st Annual Pinal County Veterans Stand Down, Community Outreach of Robson Ranch (CORR), Pinal County Food Banks, Angel Tree programs, Launch into Life education programs through the University of Arizona Cooperative, and Court Appointed Special Advocacy (CASA).



PCFCU Staff paid to dress down to raise money for United Way of Pinal County.



**Pinal County  
Federal Credit Union®**

## Locations and Branch Managers

### Florence

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

### Casa Grande

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

### Apache Junction

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

### Coolidge

1491 N. Arizona Blvd., Suite 101  
Coolidge, AZ 85128  
Fax: 520.723.2555  
Olivia Padilla, Manager

### San Tan Valley

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

### Maricopa

44600 W. Smith Enke Rd., Suite 105  
Maricopa, AZ 85139  
Fax: 520.423.9069  
Kim Seyffert, Manager

Telephone numbers for all branches:

**520.381.3100**

**800.221.4179**

**www.PinalCountyFCU.com**

## 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  
Tex Wilbanks, Vice Chairperson  
Gwenda Bain, Secretary/Treasurer  
Scott Barber, Director  
Charlie Estrada, Director  
Dodi Freeman, Director  
Jim Rives, Director

## Look to the Future Financial Planning Services Available

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, call **520-381-3100**, or 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 20, 2014
- **President's Day** – Monday, February 17, 2014

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

**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.

### 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!

### Hablamos Español



### Co-Op Shared Branch

We are your Shared Branching connection nationwide.

