



# COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION



## Start the Year Off Right!

**With free access to money management and financial education services.**

GreenPath is a financial management program that provides comprehensive education, exceptional service and has been assisting credit union members for over 50 years.

As a member of PCFCU, you can receive assistance at no cost with:

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

For more information, visit [PinalCountyFCU.com](http://PinalCountyFCU.com), under the Member Services tab look for GreenPath Financial

## New Year – New Ride – New Adventure!

**Finance or Refinance Your Vehicle Loan with PCFCU and We Will Send You on a Vacation Adventure!**

With Your New Auto Loan  
Receive a Vacation Voucher  
up to  
**\$500\***

What could be better than having a loan payment that fits your budget and the chance to enjoy a little relaxation?

- Receive a Vacation Voucher valued up to \$500\*
- Get pre-approved for better bargaining power when you shop
- Refinance your auto loan from another financial institution to save even more
- Offer Expires March 31, 2017

### It's Easy to Apply...

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

**CALL:** 520-381-3100

**VISIT:** Any PCFCU branch



\*Special offer valid January 1, 2017 to March 31, 2017. Subject to membership eligibility, loan is subject to credit approval, not all members will qualify. Offer valid for direct lending only, offer not valid through Indirect Lending. Refinancing of vehicle loans currently held at PCFCU and Commercial vehicle loans are excluded. Minimum \$10,000 loan to receive the vacation voucher. Tax reporting of voucher value is member's responsibility. Other restrictions apply. Subject to change without notice. See Credit Union for details.



# NOTEWORTHY...

## All Branch ATMs Now EMV Chip Compliant

Simply follow the instructions on the screen when using PCFCU branch ATMs.

## Annual Meeting



### Celebrate 63 Years of Serving Pinal County!

Mark your calendar to join us for this year's Annual Meeting on Thursday, April 27th, 2017. Watch for details coming soon!

## Congratulations Survey Winner

Congratulations to Carey S. from Maricopa who won a \$50 Visa Gift Card for taking our 2016 Annual Member Service Survey! Thank you to everyone who completed the survey, we appreciate your feedback!

## Customize Your Netbranch ID

This is safer and more secure than using your member number as your log in. It's easy to change your login ID under your user profile, but if you need assistance, please contact our E Branch.

## Questions About Secured Checking?

For details about the many benefits that come with your new Secured Checking Account visit us online.

## Like Us on Facebook



[www.facebook.com/PinalCountyFCU/](http://www.facebook.com/PinalCountyFCU/)

## A Message from the CEO

# Looking forward to a GREAT 2017!



What an exciting year 2016 was, starting with the grand opening of our beautiful new Coolidge branch. This building added some much needed space to better serve our members in that community. We also brought on two new board members, Brandi Clark and Scott Bartle, as well as our new CFO Greg Malmedal. With this great team, the sky is the limit!

EMV chip cards were the hot topic this year! We started enabling the new technology with the regular reissue for our debit cards so when you receive your new card it will have the chip. We also added to our ATM network in 2016, by putting machines in the FoodTown IGA in Eloy and Arizona City, as well as Walmart Distribution Center in Casa Grande.

Convenience is always something we strive for at Pinal County FCU, and we continue in that direction with updates for our mobile app as well as the ability to sign loan documents from the comfort of your home with Web Sign (ask your loan officer for details!!)

Of course, everyone has been talking about our new Secured Checking Account! What a great value only available to members of PCFCU! If you haven't yet learned all about the features, please go to our website or stop by one of our branches for a demonstration!

As the largest locally owned financial institution in Pinal County, we will continue to grow our membership, and offer the best member service around. We appreciate the opportunity to serve all your financial needs, so please call, chat with us online, or stop by anytime!

From our PCFCU Family to yours, wishing you a happy and prosperous New Year - Alice Wilcox, President/CEO



Home Loans for Every Stage & Style of Life.

Whether you are a first-time homebuyer, moving up, or sizing down, we can help. Our great rates and flexible terms ensure your loan fits your financial objectives. Give us a call or visit online today.

Applying is EASY!

Visit [www.PinalCountyFCU.com](http://www.PinalCountyFCU.com) and go to Loans & Mortgages.

 **CU MEMBERS**  
MORTGAGE  
A DIVISION OF COLONIAL SAVINGS, F.A.  
1-877-474-4554

Home loans are provided by service provider CU Members Mortgage, a division of Colonial Savings, F.A. NMLS 401285



# Looking for Extra Money? Problem Solved!

## With a Holiday loan from PCFCU!



- 8.99% APR\*
- Borrow \$600-\$5000
- Term up to 24 months
- Hurry! Offer ends January 31!

### Apply Today!

CALL: 520-381-3100  
CLICK: PinalCountyFCU.com  
VISIT: Any PCFCU branch

\*APR = Annual Percentage Rate. All lending offers are subject to credit approval. Actual amount financed may vary depending on term of loan and personal credit history. Some restrictions apply. May not be combined with any other offer. Existing PCFCU loans are excluded from this special offer. Pinal County Federal Credit Union has the right to discontinue this promotion at any time without notice.

## File Your Taxes the Smarter Way and Save Up to \$15 on TurboTax

PCFCU members can get up to \$15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. **Start TurboTax today and save!**



### More Savings with Love My Credit Union Rewards!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers Sprint, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. To start saving today, visit [PinalCountyFCU.com](http://PinalCountyFCU.com).

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## Banking at Your Fingertips

### Download Our Mobile App

Search for us by name in your app store, download the app and log in using your NetBranch login.



It's the quick way to:

- View Account Balances
- Deposit Checks with Mobile Deposit
- Pay Bills with Mobile Bill Pay
- Send Money to Anyone with Popmoney®
- Transfer Funds between Accounts
- Receive Account Alerts, Locate a Nearby Branch or ATM, and Much Much More!

For more information visit [PinalCountyFCU.com](http://PinalCountyFCU.com) or contact E Branch with questions at (520) 381-3100.



## Financial Advisor Owen Farnsworth

Whether you need to grow your assets or protect your assets, Owen can talk with you about retirement plans, college funding, mutual funds & annuities, insurances, estate planning and more.



Contact Owen today to make your no cost, no obligation appointment by calling **520-705-1737** or by stopping by any PCFCU branch location.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Investment advice offered through PFG Advisors, a Registered Investment Advisor. PFG Advisors and Pinal County Federal Credit Union are separate entities from LPL Financial.

# Spotlight on . . .

## PCFCU Gives Back

Throughout 2016, we continued to be committed to the good folks of Pinal County by supporting organizations such as: Against Abuse, Boys and Girls Club in Casa Grande and Apache Junction, United Way of Pinal County, Coolidge Veteran's Parade, Kearny Pioneer Days, Lost Dutchman Days Parade, Community Outreach of Robson Ranch (CORR), Angel Tree programs, Maricopa Salsa Festival and Court Appointed Special Advocacy (CASA).



**Pinal County  
Federal Credit Union®**

### Locations and Branch Managers

#### Florence

851 N. Pinal Parkway  
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

818 N. Arizona Boulevard  
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  
Rebecca Encinas, 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**

**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  
Charlie Estrada, Vice Chairperson  
Phyllis Wilbanks, Secretary/Treasurer  
Scott Barber, Director  
Scott Bartle, Director  
Brandi Clark, Director  
Lori Smolke, Director

## Choose the VISA® Credit Card That's Right for You and Your Family

**Platinum or Classic Card** – Both cards carry a low interest rate with no gimmicks or surprises and include great money saving features that fit any lifestyle.

**Family Credit Card** – Classic or Platinum PCFCU cards can be converted to a Family Account. Family members get their own credit card and the key cardholders set the limits.

**Secured Credit Card** – A great way to build or rebuild your credit using money in your savings account for collateral.



#### For more information:

**CLICK:** PinalCountyFCU.com

**CALL:** 520-381-3100

**VISIT:** Or apply in person at any PCFCU branch office

## Holiday Reminder

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

**New Year's Day** –  
Monday January 2, 2017

**Martin Luther King Day** –  
Monday January 16, 2017

**President's Day** –  
Monday February 20, 2017



**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.

#### You Can Join!

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

#### Puedes Unirte

¡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.

