

### Visit Our Newest Branch!

With our convenient online services, you can do all your banking where it's most comfortable for you!

#### Your House, Couch, Bed...

- Apply Online for Membership\*
- Online Banking with NetBranch
- Mobiliti Mobile Banking with Pop Money
- Direct Deposit
- Apply Online for Loans\*
- Career Opportunities
- And Much, Much More!

#### Check it Out: PinalCountyFCU.com

\*Subject to membership eligibility and loans are subject to credit approval. See credit union for details. Want a pool? Need some repairs? Pay off some bills?

# OPPORTUNITY'S KNOCKING!

COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION

#### Apply for a Home Equity Loan or Line of Credit at PCFCU today!

- Quick loan turnaround with local approvals.
- Get the cash you need for little or no fees.
- Consolidate bills, remodel or make a large purchase.
- Great rates with many payment options.

Whether you know the amount you need, or you would like more

flexibility, we have the Home Equity product that's just right for you. Plus the interest you pay may be tax deductible!\*

for 6 Months!

#### Offer Expires Sept. 30, 2016, So Apply Today!

Apply online at **PinalCountyFCU.com**, call **520-381-3100** or stop by any PCFCU branch location.

\*APR = Annual Percentage Rate. Rate will revert back to regular approved rate at the end of 6 months. All loans subject to credit and income approval. Early or prepayment penalties may apply. Some handling, title or processing fees may apply. Closing costs associated with this product are waived, provided the loan is maintained for a minimum of five years. Property must be located in Arizona. First or second lien position allowable. No mobile homes, condos, townhouses, or investment property. Property insurance is required. Minimum loan amount \$5,000; maximum 80% loanto-value. Credit Union reserves the right to end this promotion at any time without notice. Interest on loan may be tax deductible, so consult your tax advisor regarding your individual tax situation. Existing PCFCU Home Equity Loans and Lines of Credit may be eligible for refinance, so please contact the Credit Union for more information.

NCUA 🖆

Pinal County FCU.com

Summer 2016

### **NOTEWORTHY...**

### New ATM Location!



Our latest ATM can be found at the City of Eloy Municipal Court Building. Located at 628 N. Main Street, and is available Monday through Friday from 8:00 a.m. to 5:00 p.m.

### Updated Your Auto Insurance?

Please have your Insurance Agent call **800-523-6404** to provide your updated information.

Or visit our website at **PinalCountyFCU.com** > Auto Loans > Collateral Protection Insurance for more information.

### Email & Phone Number

Please make sure we have your most up to date information, especially email address and phone number!



### Florence PO Box

Effective June 1, 2016 the post office box for the Florence branch is closed. Please contact your branch or visit **PinalCountyFCU.com** for an updated listing of mailing addresses.



www.facebook.com/PinalCountyFCU/

### Carry your PCFCU VISA® Credit Card for Vacation Spending!

Enjoy the purchasing power and convenience you need without hidden fees or fine print.

VISA

- Obtain cash from any ATM that displays a VISA<sup>®</sup> or PLUS<sup>®</sup> logo worldwide
- Travel Accident Insurance
- Travel and Emergency Services
- Auto Rental Insurance
- And more!

Do you already have a PCFCU VISA Credit Card and want to increase your limit? Simply contact us to make that request!

#### Remember, when traveling out of state or out of the country, please let us know so a fraud alert will not be triggered!

To apply, please contact a loan officer at **(520) 381-3100** or visit any branch office or go online to **PinalCountyFCU.com**.

### Love My Savings, Love My Home

LOVE MY CREDIT UNION REWARDS

Pinal County Federal Credit Union knows your home is a big investment, and we already help you save on mortgages and home loans. Now with the Love My Credit Union Rewards program, you can save even more on products and services you use every day.

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions
- Save up to \$200 on new DIRECTV service with monthly bill credits and a \$140 gift card courtesy of Love My Credit Union Rewards and Direct Star TV
- Members receive \$850 in startup equipment, an exclusive smoke communicator, plus a \$100 Love My Credit Union Rewards Visa gift card with the ADT Credit Union Member Plan
- Receive 60% off or more on your out-of-state moves with Allied

The more offers you take advantage of, the more you save. In fact, members have saved over \$1.6 billion with Love My Credit Union Rewards discounts.

You get all these offers just for being a member of Pinal County Federal Credit Union. To find out more and learn about other valuable discounts, visit **PinalCountyFCU.com** and look for the Love My Credit Union banner on the homepage to start saving today!

## We've Got Your Back

### With a Summer Loan!

- 8.99% APR\*
- Borrow \$600 \$5000
- Term up to 24 months
- Use for home repairs or that much deserved vacation!
- Hurry, offer ends July 31, 2016!

# Ask for Details and Apply Today!

CLICK: PinalCountyFCU.com CALL: 520-381-3100 VISIT: Or apply in person at 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 may apply. This promotion may not be used to refinance any current PCFCU loan. Subject to change without notice. See Credit Union for details.

### How to Protect Your Debit and Credit Card Against Fraud

#### **3 Easy Tips**

**Debit Card** – When paying, choose to sign instead of using your PIN. The merchant terminal will ask if your card is debit or credit, so select credit. The transaction will still go through to your checking account. The key is not to use your PIN if someone could possibly get that information and use it with your debit card number to get money at an ATM or online transaction.

**Credit Card** – Don't give your account number to anyone on the phone unless you've made the call to a company you know to be reputable. If you've never done business with them before, do an online search first for reviews or complaints.

**Both Cards** – Always check account online during the month and review your monthly statements. Be diligent! Watching your account activity can help you find any fraudulent activity and allow you to quickly call the credit union to report it. Contact the credit union at **520-381-3100** if you have any questions!

### Welcome to the New Members of the Board of Directors

At the Annual Meeting in April, two new members were elected to the Board:

- Brandi Clark: Brandi is the Human Resource officer for Central Arizona College, and a long time member and advocate of PCFCU. Mrs. Clark is a native of Casa Grande, where she currently resides with her husband and two children.
- Scott Bartle: Scott is the publisher of In Maricopa magazine and is a graduate of Indiana University. He has resided in Arizona since 1977, and has lived in Maricopa since 2004.

#### Thank you Gwenda Bain and Jim Rives!

Gwenda and Jim's terms serving on the Board of Director's expired this year. We appreciate the years of dedication they gave to the members and staff of Pinal County FCU.

#### **Your Current 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

### Make Your Debit Card as Unique as You Are

### Personalize your card with an image of your choice

Photo Guidelines:

- Images must be in a JPEG format
- No Professional or Copyrighted images
- Include: Full Name and last 4 of Card #

Email images to:

Cardimages@PinalCountyFCU.com. Image approval can take 48-72 hours. Call **520-381-3100** with questions.



### **Community Corner:**

#### **Congratulations to all 2016 Graduates!**

Did you know that Pinal County FCU started as an educators credit union? We continue that tradition of serving Pinal County Schools by awarding scholarships to local high school graduates throughout Pinal County.

#### **Scholarship Recipients:**

Dzilnizhoni S. -Apache Jct. HS

Miranda P. – Superior HS

Lakel P. – Poston Butte HS

Ramon N. -Santa Cruz Valley HS – Eloy

Denise A. -San Tan Foothills HS

Victor L. -Vista Grande HS

Demi C. – Casa Grande Union HS Jessica O. – Maricopa HS Savannah W. -Ray HS - Kearny

Jodi G. – Coolidge HS Alexander M. – Coolidge HS Alexus V. –

San Manuel HS Sylvester H. -Florence HS



Scholarship recipient, Jessica O. with Stephanie Cave, PCFCU Business Development Representative.





Nancy Rosales and Tana Flores

#### Spotlight On... **Indirect Lending Department:**

Meet our Indirect Lending Department! If you've purchased a vehicle during one of our tent sales, or financed with PCFCU from a dealership, these knowledgeable Lenders were the ones who took care of you. With over 15 years of credit union service between them, they're here for you!



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

Independence Day – Monday, July 4, 2016

Labor Day – Monday, September 5, 2016

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 auidance, 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 aqui para servirle!



**Hablamos Español** 

**Co-Op Shared Branch** 

We are your Shared Branching

connection nationwide.

LENDER

NCUA



### **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

Coolidae 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

PinalCountvFCU.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