



## Ready for Holiday Shopping!

Use Your PCFCU VISA® Credit Card for All Your Holiday Shopping, Travel and Other Needs!

At 9.9% APR\* for Platinum or 12.9% APR\* for Classic, it's perfect!

- No annual fees
- Worldwide acceptance at retailers and ATMs that display the VISA® logo
- 25-day interest-free grace period on purchases
- Free travel & accident insurance available

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

**CALL:** 520-381-3100

**VISIT:** Any PCFCU branch

\*APR = Annual percentage rate. All loans subject to credit approval. Subject to membership eligibility and loan is subject to credit approval. See credit union for details.

## Drive Your Loan Over for a SWEET Deal!

Looking for extra cash for the holidays? Move your vehicle loan of at least \$10,000 to Pinal County FCU from another financial institution and you'll receive 2% cash back up to \$500!

By refinancing your loan you may be able to:

- Lower your monthly payments
- Free up cash for the holiday season
- Save hundreds of dollars in interest over the remaining life of your loan

**It's Easy to Apply. Offer Expires December 31, 2016**

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

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\*Special offer valid from October 1, 2016 to December 31, 2016. Subject to membership eligibility and loan is subject to credit approval. Rebate offer not available on current Pinal County FCU auto loans. Loan refinanced must be at least \$10,000 to qualify for rebate. The cash incentive will be 2.00% of loan proceeds up to a maximum of \$500 total and will be paid at closing. Cash incentive cannot be used to lower the amount financed. Must retain vehicle financing at Pinal County FCU for a minimum of 180 days to earn full cash incentive. Tax reporting of rebate is member's responsibility. See Credit Union for details.

## NOTEWORTHY...

### Debit Card EMV Update:



As your PCFCU debit cards naturally reissue, they will come with the new enhanced, security EMV chip. If you would like to replace your debit card before your reissue date, you can do so for a small fee.

### Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed. You can view our policies and practices with respect to your personal information at [PinalCountyFCU.com](http://PinalCountyFCU.com) > **Disclosures**. To have a free copy mailed to you, please call **520-381-3100**.

### Black Friday Hours

E Branch will be available to take your calls regarding debit cards, spending limits, etc. Watch the website and Facebook for exact times.



### Call for the Board of Directors

As a financial cooperative, the Credit Union is governed by a 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.

### Free E Statements!

It's safe and easy! Go to [PinalCountyFCU.com](http://PinalCountyFCU.com) and sign up through Netbranch today!

# Harvest Your Ca\$h

## Skip Your November or December Loan Payment

### Apply Today!

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

**CALL:** 520-381-3100

**VISIT:** Any PCFCU branch



*Application must be received by 10/24/16 for November, and 11/21/16 for December. If you are approved to skip your payment(s) there will be a \$30 per loan application fee charged. Loans NOT eligible for skip a pay: A) Visa Credit Cards, Certificate Secured, Personal Line of Credit, Mortgage, Home Equity Loans, or Delinquent Loans. B) Extension on loans within the last 12 months. C) All accounts must be in good standing (example: no overdraft fees or return items). D) Must have made 6 prior consecutive monthly payments. E) Restrictions may apply to Loans with GAP. Members can only skip one month's payment per loan. Commercial loans are not eligible to participate.*



### Planning for the Holidays

Holidays and gifts can take a big bite out of your budget so planning ahead will help keep your budget under control. The following are suggestions to help relieve holiday stress:

- Shop early for gifts. This allows you to take advantage of sales, specials and bargains. Don't over buy or forget you have already shopped for someone.
- Make your own gifts. Use skills you have to sew, bake, paint or make crafts.
- Don't be a "One gift for you...one gift for me" shopper! And don't be tempted to give your gifts early lest you buy more!
- If you have a large family, consider drawing names to exchange gifts.
- Shop your local craft fairs and shows for specialty items - you'll find some great ideas.

Need help with a holiday budget? As a member of Pinal County FCU, you can take advantage of the **GreenPath Financial Wellness program**, a **free** financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m.

To use this service, simply call **1-877-337-3399** or go to [PinalCountyFCU.com](http://PinalCountyFCU.com) > **Member Services** > **Member Education Center**.

# Looking for Extra Money? Problem Solved!

## With a Holiday loan from PCFCU!

- 8.99% APR\*
- Borrow \$600-\$5000
- Term up to 24 months
- November - January, 2017

### Apply Today!

CALL: 520-381-3100  
CLICK: [PinalCountyFCU.com](http://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.



## Looking to Buy a New Car?

### Our AutoSMART Online Car Shopping Tool Will Help!

At Pinal County FCU, we want to help members save time and money when searching for their next vehicle. Using AutoSMART, you can:

- Browse vehicles from participating local dealerships.
- Search & filter results on our site to find the best options. You can use the detailed information, photos and cross-shopping tools to compare your favorites.
- Streamline financing by connecting with dealers that know you're working with Pinal County FCU, and will expedite the process when you're ready to visit a dealership.

By using AutoSMART, shopping for a vehicle is as easy as 1, 2, 3!

Visit [PinalCountyFCU.com](http://PinalCountyFCU.com) > **Loans & Mortgages** > **Apply for a Loan** > **Find the Right Car at the Right Dealer**, then choose your car and get pre-approved with the credit union.



## Celebrate International Credit Union Day, Thursday, October 20, 2016

At Pinal County FCU, it is all about helping members get the most out of their hard-earned money! Members deposit money in our certificates and IRAs that build more for their future. When a member needs a loan, our low rates help save more on interest. Our members have the ease of managing money using our mobile app and online banking. It's really all about people helping people every day!

Please stop by your branch on Thursday, October 20 and join us in celebrating the credit union movement!

## Give Them What They Really Want... VISA® Gift Cards!

Have to get that last minute gift? No clue what to give? Avoid those lines and all the hassle, give them what they really want! VISA® Gift Cards are available at all branches, and since you choose the amount, they make the perfect gift!



# Spotlight on . . .

## Owen Farnsworth

### Financial Advisor



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.

Whatever your goals, whatever your needs, we have strategies to help you pursue your dreams.

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

<b>Not NCUA Insured</b>	<b>No Credit Union Guarantee</b>	<b>May Lose Value</b>
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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.

## Family VISA® Credit Cards

### They get their own card. You set the limits.

The new way to teach your children good credit habits! You're always in control of family spending with this VISA® account you can share.

- A family credit line with individual accounts
- Parental controls for teen cardholders
- Customized spending limits by family member



Classic or Platinum PCFCU VISA® Credit Cards can be turned into a Family Account. Click, call or visit any PCFCU branch for more details!

## Holiday Reminder

Here are Pinal County FCU's special Holiday hours:

- **Veteran's Day** – Friday November 11, 2016
- **Thanksgiving Day** – Thursday, November 24, 2016
- **Christmas Eve** – Saturday, December 24, 2016  
Special hours: 9:00 a.m. – 12:00 p.m.  
Regular Saturday Branches Only
- **Christmas Observed** – Monday, December 26, 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 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

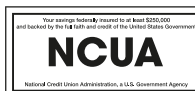
¡Si usted vive, trabaja, asiste a la escuela o es miembro de una iglesia en el Condado Pinal, estamos aquí para servirle!

#### Hablamos Español



#### Co-Op Shared Branch

We are your Shared Branching connection nationwide.



**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