



COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION



NO TIME LIKE THE PRESENT!

Gift Yourself 2%* Cash Back!



Introducing Mobile Deposit

**Quick. Convenient.
Secure.**

With our Mobile Banking app, you can deposit checks directly into your account using the camera on your smartphone or tablet. Just follow these steps:

1. Select the account for deposit
2. Enter the dollar amount
3. Endorse the check
4. Take a picture of the front and back of the check
5. Review the deposit and click approve!

Your deposit will be securely delivered to us for processing. Funds will be available usually within one business day, just like any other deposit.

Log on to Netbranch to sign up, or contact our E Branch at **520-381-3100** for assistance.

*Our Mobile App and Internet access are required for Mobile Deposit.

A great way to have some extra cash during the holidays is to refinance your vehicle loan from another financial institution! When you move your loan to PCFCU you'll receive 2%* CASH BACK up to \$500!

With our low rates you may be able to:

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

Special Loan Rebate Offer Expires December 31, 2015

Refinancing your auto loan can save you more today!
It's Easy to Apply!

CLICK: www.PinalCountyFCU.com

CALL: 520-381-3100

VISIT: Or apply in person
at any PCFCU
branch



*Special offer valid from October 1, 2015 to December 31, 2015. Subject to membership eligibility and loan is subject to credit approval. Rebate offer not available on current Pinal County FCU auto loans. Minimum loan amount of at least \$10,000 to qualify for the rebate. The cash incentive will be 2.00% of loan proceeds up to a maximum of \$500 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. Credit Union reserves the right to discontinue this offer at any time. See Credit Union for details.

NOTEWORTHY...



Want To Be in The Know?

Sign up to receive the latest newsletters, promotions and information directly to your inbox. Go to www.PinalCountyFCU.com!

Updated Your Insurance?

Please have your Insurance Agent call **800-523-6404** to provide your updated information. Or visit our website at www.PinalCountyFCU.com > Auto Loans > Collateral Protection Insurance for more information.

Sign up for E Statements

Go Green and Save Money. It's safe and easy! Go to www.PinalCountyFCU.com and sign up through Netbranch.

Give Them What They Really Want!

VISA® Gift cards are the perfect gift, and are available at all six branch locations.

Black Friday Hours

E Branch will be available Black Friday Hours. More details to come or Sign up at www.PinalCountyFCU.com to receive all the latest information and news.

Holiday Shopping Made Easy

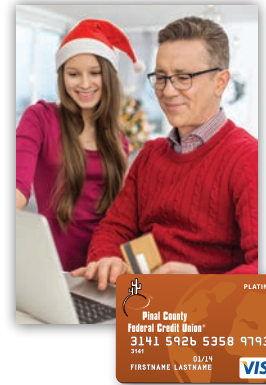
With a PCFCU VISA® Credit Card

For all your holiday shopping, travel, and other purchases, your PCFCU VISA® can help. At 9.9% APR* for Platinum or 12.9% APR* for Classic.

- Worldwide acceptance at retailers and ATMs
- Safer than carrying cash
- 25-day interest-free grace period on purchases
- Free Travel Accident insurance
- Easy to track expenses

Call, Click or Visit to apply!

*APR = Annual percentage rate. All loans subject to credit approval.



Harvest Your CASH

SKIP Your October, November, or December Loan Payment!



Apply Today!

- CLICK:** PinalCountyFCU.com
- CALL:** 520-381-3100
- VISIT:** Apply in person at any PCFCU branch location

Application must be received by 09/25/15 for October, 10/23/15 for November, and 11/20/15 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.

Looking for Extra Money? Problem Solved!

With a holiday loan from PCFCU!

- 8.99% APR*
- Borrow \$600 - \$5,000
- Term up to 24 months
- Starts November 1st!

Apply Today!

CALL: 520-381-3100

CLICK: www.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. Promotion runs 11/1/15 to 1/31/16. Pinal County Federal Credit Union has the right to discontinue this promotion at any time without notice.



Save Your Time and Money

With These Money Management Tools

It's a breeze with our secure and easy-to-use money management options for any busy lifestyle.

NetBranch – This FREE online banking service enables you to find out what checks have cleared, verify deposits and withdrawals, make transfers within your account, make loan payments and handle many other routine transactions.

Online Bill Pay – An easy way to organize and pay bills from your PCFCU Checking Account.

Mobile Banking – With the PCFCU Mobile app, you can easily look up account balances, remotely deposit checks, see recent account history, and transfer funds when you're on-the-go.

Popmoney® – Send money to someone using their email address or mobile number.

Online Loans – Apply for a loan 24 hours a day, 7 days a week!

Sign up at www.PinalCountyFCU.com.

Join Us to Celebrate International Credit Union Day, Thursday, Oct. 15, 2015

People Helping People

Pinal County FCU takes the motto "People Helping People" to heart! We strive to make life better for our members and our communities every day.

Join Pinal County FCU as a new member on Thursday, Oct 15 and you will be entered to win 1 of 7 Getaway Vacation Packages. Come in and experience the many benefits of Pinal County Federal Credit Union membership! You can join on line too!

Current members who bring in or sponsor a new member will also be entered to win a Get Away Vacation.

Please stop by one of our six branches for International Credit Union Day celebrations on Thursday, October 15, 2015!



Call for the Board of Directors

As a financial cooperative, Pinal County FCU is governed by a volunteer Board of Directors. Board service is voluntary and requires a three-year term commitment.

If you are member in good standing and interested in applying to serve on the Board of Directors for Pinal County FCU, contact Carol Daniel at 520-381-3124 or cdaniel@pinalcountyfcu.com for further details.



**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

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
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
Jim Rives, Vice Chairperson
Gwenda Bain, Secretary/Treasurer
Scott Barber, Director
Charlie Estrada, Director
Lori Smolke, Director
Phyllis Wilbanks, Director

Considering a Home Equity Loan?

It's Easy as 1-2-3 with a Home Equity Loan or Line of Credit from PCFCU!



Apply for the Funds You Need



Get a Great Rate



With a Quick Turnaround!

Consider it done with a PCFCU Home Equity Loan or Line of Credit!



*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 required. Minimum loan amount \$5,000; maximum 80% loan-to-value. Credit Union reserves the right to end promotion at any time without notice. **Interest may be tax deductible, consult tax adviser regarding your individual tax situation. Existing PCFCU Home Equity Loans and Lines of Credit may be eligible for refinance, please contact the Credit Union for more information.*

Holiday Reminder

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

- **Veteran's Day** –
Wednesday November 11, 2015
- **Thanksgiving Day** –
Thursday, November 26, 2015
- **Christmas Eve** –
Thursday, December 24, 2015
Special hours: 8:30 a.m. – 2:00 p.m.
- **Christmas Day** –
Friday, December 25, 2015
- **New Year's Day** –
Friday, January 1, 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.

**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.

