



COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION



Making Your Taxes Easier - Turbo Tax

With TurboTax® and Pinal County FCU it's easy to do your own taxes and save. TurboTax coaches you every step of the way to the biggest refund you deserve, searching over 350 deductions and credits as you go. And Pinal County FCU offers you a savings of up to \$15 on TurboTax federal products. Start TurboTax today and save!



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With your home's equity, consolidate bills, remodel, or make a large purchase with a PCFCU Home Equity Loan or Home Equity Line of Credit (HELOC).

You Can:

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

Plus, you'll get a sweet reward – a \$100 Visa® Gift Card – when your Home Equity Loan or HELOC closes!

Apply Now for YOUR Home Sweet Home Equity Loan or HELOC!

Act now, this offer expires March 31! Apply online at PinalCountyFCU.com, call **520-381-3100** or **800-221-4179**, or stop by any PCFCU branch location.



Early or prepayment penalties may apply. Some handling, title or processing fees may apply. 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% loan-to-value. Credit Union reserves the right to end this promotion at any time without notice. Existing PCFCU Home Equity Loans and HELOCs may be eligible for refinance with certain limitations, so please contact the Credit Union for more information. Consult your tax adviser regarding your individual tax situation. Offer ends March 31, 2015.



MONEY TIPS . . .

Use Your Tax Refund to Improve Your Credit!



With a Secured VISA Credit Card

If you have had credit problems in the past, or need to build up your credit, the PCFCU Secured VISA Credit Card is a great way for a new start!

What is a "Secured" 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 a positive credit history with responsible use and on time payments.

Use Your Tax Refund as Collateral

And we will waive the 90 day membership requirement. For more information, stop by any PCFCU branch, or visit us online at PinalCountyFCU.com and click on the "Loans and Mortgages" drop down menu, then click on "VISA Credit Card."

Break Free from Your Title Loan with Funds 4 Less!

Do you have an urgent financial need? Are you stuck in the title loan run around? Funds 4 Less offers a solution that is quick, easy and confidential



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

For a minimal fee and a lower interest rate than most title loans, Funds 4 Less is the answer you are searching for. To find out more information, visit PinalCountyFCU.com and click on the "Loans and Mortgages" drop down menu, then click on "Funds for Less" or stop by any PCFCU branch office.

A Message from the CEO

Celebrating 60 Years of Serving Pinal County!



Alice Wilcox, President/CEO

What a great year 2014 has been for Pinal County Federal Credit Union! When Ruby and our other founding members started this credit union, I'm not sure they imagined it becoming the financial institution it is today. With almost 20,000 members, \$109 million in assets and \$73 million in loans, we continue to be a thriving part of Pinal County.

Our goal is to bring on new services like Mobiliti mobile banking and the new Pop Money, where you can "pop" money to your friend's account through Bill Pay, as well as continually looking for ways to improve current products like Funds 4 Less, our alternative to title loans.

2014 also brought on a big change for PCFCU! We moved our old Florence location, where we have lived since 1982 to a larger building out on Highway 79 near the Pinal County Complex. This move gave us a beautiful new space with a training & community room we will make available for public use. 2015 promises many new adventures, including a new branch in the Coolidge area.

Of course, our most important asset is people! We have over 70 employees who take great pride in helping the membership we work for! We appreciate our members and are looking forward to a terrific new year at Pinal County Federal Credit Union!

Protect Your Debit and Credit Card

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!

Saving for the Future – Start Early



The earlier you start saving, the more you will benefit from compounding interest. This is the interest earned on interest payments already built up in an investment fund. The earlier you begin, the larger your nest egg will grow.

Here's an example of two friends, Grace and Drew, who had different savings strategies. Grace saved \$1,000 a year for 10 years, starting at age 25. Drew saved \$1,000 a year for 25 years, starting at age 40. Both earned the same 8 percent return.

Who ended up with more money at age 65? It had to be Drew, right? Wrong. Grace benefited from her head start and the power of compounding. Here's the breakdown:

| GRACE | DREW |
|--|------------------------------|
| Began saving at 25 | Began saving at 40 |
| Saved for 10 years | Saved for 25 years |
| Age now is 65 | Age now is 65 |
| Total saved: \$10,000 | Total saved: \$25,000 |
| Savings grew to \$157,435.17 | Savings grew to \$157,435.17 |
| Totals assume \$1,000 savings is made at the beginning of each year. | |

Need to talk to a financial counselor about saving money? As a member of PCFCU, you can take advantage of the **GreenPath** 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 new service, simply call **1-877-337-3399** or visit them on the web at www.greenpathref.com.

Family Visa Credit Cards

They get their own card. You set the limits.

- Key cardholder has complete control over who gets a card and their limit
- Card users must be 13 or older
- Classic or Platinum PCFCU Credit Cards can be turned into a Family Account
- Interest rates are 12.9% or 9.9% APR*



It's Never Too Late for a Financial Plan

- 1. Create a Financial Plan** – At any age, it is key to make a sound financial plan for your future. The benefit of having a financial advisor assist you ensures that you are getting the best input to make the decisions for your future and retirement.
- 2. Reviewing Your Investment Strategy** – As you age, your priorities, your needs and income change. For example, at age 50, you may want to take a second look at your investment strategy for your current financial plan. It may be time to shift your investments from growth to income or something more appropriate to your upcoming retirement.
- 3. Check Your Budget** – Throughout your life, budgets you keep will look very different than the one you will have during retirement. There will be less work related expenses yet more travel expenses for adventures you have planned during retirement! Pay close attention to your income and expenses to make changes in your financial plan to remain comfortable in your retirement.
- 4. Seek Professional Assistance** – Just as you have a favorite doctor, an attorney for wills and estate planning, and an accountant for taxes, a financial planner and investment advisor is key to being confident about your personal financial plan. Having an advisor assess your current situation and make sound recommendations will help you create a well thought out plan designed to achieve your retirement goals.

For more information about how PCFCU can assist you in financial planning, please call **520-381-3100** or stop by any branch location!

Spotlight On: PCFCU Gives Back!

One of the philosophies of credit unions has always been "People Helping People". As part of that mission, all 70+ PCFCU employees teamed up on Veteran's Day to help people in our community. This included buying and giving food to food banks, or taking flowers to the local hospital and assisted living centers, to visiting the Boys and Girls club and the animal shelter, as well as other random acts of kindness. Many visited the VFW to say thank you to our veterans on this important day. Here is some feedback we received from people we met:

Joe E.

"My name is Joe E. I am a retired Marine. Served time in Korea where I was wounded twice the same day. On this last Veteran's Day I was in the Casa Grande Hospital and feeling pretty down. That afternoon a nurse came into my room with a beautiful vase of flowers. It really did wonders for my morale. Thank you so very much for the great gift."

Melanie M.

"Thanks SO much for you alls random act of kindness @ Harkins on Tuesday! It meant so much. My daughters bday party is this sat and on Tuesday since it was everyone's day off I had told my girls that we should go to the movies. Without realizing how much I was spending on the party I really couldn't afford the movies but decided to go bcuz I had already promised my kiddos. It was that much easier with the lovely card I got from one of your employees! Thanks again!"

Our staff is proud to serve the communities of Pinal County, and encourage everyone to continue "paying it forward" whenever you can!



Light Pink Team at the local VFW



Orange Team at Peart Park



Peach Team at Banner Casa Grande Medical Center



**Pinal County
Federal Credit Union®**

Locations and Branch Managers

Florence

851 N. Pinal Parkway
Florence, AZ 85132
Fax: 520.868.0142

Jennifer Nathaniel, Manager

**NEW
ADDRESS**

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

Tex Wilbanks, Vice Chairperson

Gwenda Bain, Secretary/Treasurer

Scott Barber, Director

Charlie Estrada, Director

Dodi Freeman, Director

Jim Rives, Director

Holiday Reminder

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

■ **Martin Luther King Day** –
Monday, January 19, 2015

■ **President's Day** –
Monday, February 16, 2015

Take advantage of NetBranch Online Banking at PinalCountyFCU.org or stop by one of our 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.

