



COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION

Start The Year Out Right...

NO PAYMENT FOR **90** DAYS*



Drive Away with the Car or Truck of Your Dreams

Finance or refinance a vehicle loan with Pinal County Federal Credit Union of at least \$10,000 and get:

- A great low rate for a low monthly payment
- And, **No Payments for 90 Days!***

Budgets get stretched during the holidays so start the New Year out right by freeing up cash and getting a new ride with no loan payment for 90 days.* With our low rates, you may be able to save hundreds of dollars in interest over the life of your loan with monthly payments to fit your budget.

Remember, this special offer expires March 31, 2016.

Apply or Refinance Today!

CLICK: PinalCountyFCU.com

CALL: 520-381-3100

VISIT: Or apply in person at any PCFCU branch office

*Interest accrual starts from the date of loan disbursement through term of loan, including the first 90 days. Special offer valid January 1, 2016 to March 31, 2016. Subject to membership eligibility, loan is subject to credit approval, not all members will qualify. Offer valid for financing (direct purchase only, offer not valid through Indirect Lending) or refinancing consumer vehicle loans only. Commercial vehicles are excluded. Excludes the refinancing of vehicle loans currently held at PCFCU. Other restrictions apply. Subject to change without notice. See Credit Union for details.



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

NOTEWORTHY...

Congratulations!

Becky Jimenez and Debbie Booth retired from PCFCU in 2015. Thank you both for your dedication to Pinal County FCU. We will miss you!



Go Green & Save Money

Sign up for E Statements today! It's fast & easy, just go to www.PinalCountyFCU.com and sign up through Netbranch.

Turbo Tax intuit. TurboTax

Making Your Taxes Easier

Turbo Tax offers a discount for Pinal County FCU Members! For more information, visit PinalCountyFCU.com, under Member Service>Other Services.

Member Service Survey Winner

Congratulations to Terri P. from Casa Grande, who won a \$50 gift card for filling out our survey! Thank you to those who completed the survey. We appreciate everyone who participated!

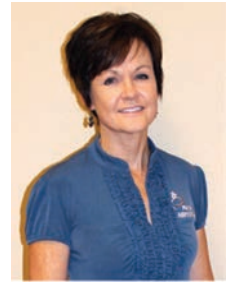
Like Us on Facebook



www.facebook.com/PinalCountyFCU/

A Message from Alice Wilcox, CEO

2015 Proved To Be As Exciting As 2014!



First I want to recognize the retirement of two important people from Pinal County FCU. Becky Jimenez served as our Accounting Manager and Debbie Booth was a Senior Loan Officer in the Florence branch. Together these ladies have served our members over 40 years, and I will miss them both tremendously.

One of the more exciting areas this year was Electronic Member Services. We introduced personalized debit cards, and updated our on-line banking to better help members in outlying areas in signing up for accounts and obtaining loans. But I have to say I am most excited about our PCFCU mobile app and Mobile Check Deposit! It's the quick, convenient and secure way to deposit a check directly to your PCFCU account.

Of course, the buzz has been about the new Coolidge branch! The project of renovating an old building and turning it from a restaurant into a financial institution was lots of fun. We moved in just before Thanksgiving, and absolutely love the extra space in this beautiful branch.

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 strive to offer the best loan rates possible, whether you're walking in our door, applying on line or telling the dealership you want your loan to go through Pinal County FCU.

With the great staff, including the addition of Mike Moyes as our new CFO, and with our terrific and loyal membership, 2016 looks bright!



New Location for the Coolidge Branch!

PCFCU originally opened its doors in this community in 2008. This past November, we moved into a larger space located at 818 N Arizona Blvd. Stop by this beautiful branch and say hello to Olivia and the rest of the staff in our Coolidge branch!

Looking for Extra Money to Pay Holiday Bills?

Get a PCFCU Holiday Loan!

- 8.99% APR*
- Borrow \$600 - \$5,000
- Term up to 24 months
- **Hurry! Offer ends January 31st!**

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.



Dixie Dill Promoted to Commercial Loan Officer

Dixie Dill was named Commercial Loan Officer in November, after Toby Trejo accepted a position in the Valley to be closer to his family. Dixie has over 18 years of experience in Commercial Lending, including almost 5 years with PCFCU. She is excited about her new position, and is looking forward to helping members with their business lending needs.

Need a Commercial Loan? Contact Dixie at **520-381-3128** or ddill@pinalcountyfcu.com. Congratulations Dixie!



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.

Here are just some of the valuable discounts members receive on products and services you use every day.

- Receive a 10% discount on select regularly priced Sprint monthly service. Plus, waived activation and upgrade fees (up to \$36 savings each)
- Save up to \$120 on new DIRECTV service and get a bonus gift card
- Members receive \$850 in startup equipment plus an exclusive \$425 in additional equipment with the ADT Credit Union Member Plan
- And you get all these offers and discounts just for being a PCFCU member!

To find out more about these and other great offers, go to www.PinalCountyFCU.com and look for the banner!

Funds 4 Less

Can Help You Break Free from Title Loans!

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 4 Less" or call our E Branch for assistance.



Spotlight on... PCFCU Gives Back!

Pinal County FCU staff members were happy to volunteer again this year at the annual CASA (Court Appointed Special Advocate) Christmas Party for foster children and their families! Lots of great food and presents, and Santa Claus made a special appearance! A great time was had by everyone!

Pictured left to right: Estella, Lupita and Jaci (CG Branch), Alice (CEO), Becky (STV Branch), and Irene & Martin (Coolidge branch).



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

New Year, Fresh Start!



When You Need Help Managing Your Money

Did you know you have 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 personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- How to avoid bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. For more information, visit **PinalCountyFCU.com**, under the Member Services tab look for GreenPath Financial Wellness!

Holiday Reminder

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

- **Martin Luther King Day** –
Monday January 18, 2016
- **President's Day** –
Monday, February 15, 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.

