



COUNTY LINE

PINAL COUNTY FEDERAL CREDIT UNION

Help us celebrate International Credit Union Day!

OPEN HOUSE
October 15th
at the Casa Grande Branch



See page 2 for details

Our Hours

LOBBY HOURS:

Monday, Tuesday, Thursday
8:30 a.m. - 5:00 p.m.
Wednesday 10:00 am - 5:00 pm
Friday 8:30 a.m. - 6:00 p.m.
Saturday - Casa Grande & Coolidge
9:00 a.m. - 2:00 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 - Casa Grande & Coolidge
9:00 a.m. - 2:00 p.m.

Our Board of Directors

Terry Sutton, Chairman
Peter Ballato, Vice Chairman
Gwenda Bain, Secretary
Dennis Jenkins
Larry Wharton

Our Executive Team

Vince McKee, Chief Executive Officer
Romaine Heap, Chief Operating Officer
Becky Jimenez, Chief Financial Officer
Julie Frazier, VP of Marketing
Tina Celaya, VP of Lending
Dolores R. Freeman, Sr. VP of Branch Operations
Amy Marshall, VP of Human Resources
Jamie Scallon, Internal Auditor/ Compliance

VEHICLES LOANS

It's time for a new set of wheels

New Auto Rates as low as

4.25% APR*

Used Auto Rates as low as

5.00% APR*

...or to refinance your existing vehicle!

Refinance your vehicle loan from another Financial Institution and we may be able to reduce your rate by 1%**

PLUS, REFINANCE AND GET A GIFT CARD!

\$25.00 Gift Card for auto loan of \$15,000-\$24,999
(Minimum: 3 Year Loan)

\$50.00 Gift Card for auto loan of \$25,000 & over
(Minimum: 3 Year Loan)



*The base Annual percentage Rate (APR) is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Equal Opportunity Lender. **Used Autos 2001 or newer currently financed with another financial institution for the remaining number of months. Cannot be a Current Loan with PCFCU. Floor rate 4.25% Ceiling Rate 18%

Pinal County Federal Credit Union reserves the right to discontinue these promotions at any time without notice.

When we finance your vehicle, you may qualify for this fantastic offer:

Signature Loan

8.99% APR*

- Minimum amount \$300 - Maximum \$2,000
- Maximum term 12 Months
- Must have 3 trade lines
- Current employer at least 1 year
- Minimum rate 8.99%
- May not be added onto any existing PCFCU loan



*APR = Annual percentage rate. All lending offers are subject to credit approval. Actual rates may vary depending on term of loan, amount financed, and personal credit history. Rates quoted are subject to change. Some restrictions may apply. Pinal County Federal Credit Union reserves the right to discontinue this promotion at any time without notice.

Notes & News

New ZIP Codes

To accommodate the growing population in Pinal County, the US Postal Service recently changed several ZIP codes. If your ZIP code starts with 852, it will now be changed to 851, only the 3rd number in the ZIP code is changing. To accommodate our members we have changed the ZIP codes for you so that you will continue to receive credit union correspondence. **Please remember the new ZIP code when prompted to enter it when making purchases with your debit or credit card.**

COMING SOON: Funds 4 Less

Funds 4 Less is an online solution, designed to provide short term solutions for short term cash flow problems. It's fast, private, convenient and much cheaper than traditional payday lenders.

PCFCU Loan Payment Dates Change Due to Credit Card Act

Due to the Credit Card Act of 2009, it was necessary for Pinal County Federal Credit Union to make changes to loan payment due dates on open end loans. Members with open end loans were sent letters with detailed information on any necessary changes. Our intent is to provide the least amount of impact on existing loan payment arrangements.

Payment Protection

Payment Protection Program is an agreement between you and your credit union that can cancel or reduce repayment of your loan debt if you die or become involuntarily unemployed or disabled.

B2BL-0609-D7E2

Need Financial Counseling?

Our Balance consultants can help. Please call 1-888-456-2227 or log on to www.balancepro.net.

Join us in celebrating 100 years of Credit Unions



America's Credit Unions are honoring their centennial here in the United States with a year-long celebration. Please join your friends here at Pinal County Federal Credit Union as we commemorate this special occasion with refreshments and door prizes. We'll also have a prize drawing for PCFCU members.

This anniversary celebration encompasses a rolling series of events that together form the backbone of the U.S. credit union movement. As true today as

when they were founded, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives that provide an effective and viable alternative to for-profit financial institutions. They exist to serve these members rather than to make a profit. Unlike most other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to our members in the form of lower loan rates, higher interest on deposits, and lower and fewer fees. Please remember to join us on Thursday October 15th, 2009 as we honor our history and our most important asset: our members.

OPEN HOUSE, OCTOBER 15th

AT OUR CASA GRANDE BRANCH

Help us celebrate not only International Credit Union Day but also that we've reached another milestone: \$100 Million in Assets!

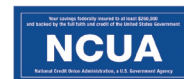
We invite you to come check out our newly-renovated Casa Grande branch from 2 p.m.-5 p.m. on October 15, 2009.

PCFCU is Safe & Strong

Pinal County Federal Credit Union continues its commitment to provide excellent financial products and services, and we have the resources to back up that pledge. Our sound lending practices and service-oriented policies allow us to continue to prosper even during troubled economic times.

Federally Backed Security

Your deposits are federally insured through the National Credit Union Administration (NCUA), a U.S. government agency. The NCUA is backed by the full faith and credit of the U.S. government. Not one penny of insured savings has ever been lost by a member of a federally insured credit union. Each account holder's funds are insured to at least \$250,000, and retirement accounts such as individual retirement accounts and Keoghs are separately insured up to \$250,000.



If your savings exceed the amount covered by the basic insurance limits, you can extend your NCUA coverage by establishing different types of accounts. The NCUA insures accounts in different ownership categories separately. You can get up to \$250,000 of additional insurance for your interest in accounts owned jointly with someone else and for trust accounts of which you are a beneficiary.

Detailed information about NCUA insurance, as well as a calculator that you can use to estimate your coverage, is available at the NCUA Web site, www.ncua.gov. You can also find financial reports for Pinal County Federal Credit Union there.

Business Lending

At Pinal County Federal Credit Union, our Decision Makers are local! We understand the Arizona market. PCFCU provides cash flow solutions in the form of lines of credit, and term loans for equipment.

Our Commercial Relationship Manager's goal, is to understand your business, and the direction you are heading. Being proactive and working together, to achieve your business and personal goals are important to us.

For more information regarding our business lending services, please call our Commercial Relationship Manager at (520) 381-3137 or submit a request for contact at www.pinalcountyfcu.com.



CEO'S MESSAGE

BY VINCE McKEE

New look, new services, same commitment

We are in the completion stage of the Casa Grande corporate office expansion. The new look, additional office space and functionality are something I think you will really be proud of, I know we are.



With this expansion we have the room to offer additional services to our members; one of these services is the addition of Member Business Lending. Do you own your own business? We may be able to finance a business loan for you just give CJ Dixon a call at (520) 381-3137.

The construction on the San Tan Valley branch is underway. This branch is located at 3125 W. Hunt Highway, Suite 105, Queen Creek, AZ 85142. We are happy to add this new location to our existing members in the area, and offer the benefits of membership to many new members to experience the PCFCU difference.

During this economic time, I am often approached with merger opportunities. These opportunities can be a win win situation and allow credit union members to continue to receive the level of member service they have come to expect from their credit union. A merger could provide PCFCU with the growth and financial strength needed to provide new products & services, new locations, and enhance existing services. We welcome your feedback on merger possibilities or just feedback in general. Please contact me at ceo@pinalcountyfcu.com with your comments.

GREAT NEWS!

Construction has started on the San Tan Valley Branch located at 3125 W. Hunt Highway, Suite 105, Queen Creek, AZ 85142.



Sprint Nextel Discounts Available

Great wireless discounts are now within reach! Sprint offers phones, PDAs, push to talk, data service plans, music downloads, TV and more. Now, PCFCU members can benefit from the Sprint Nextel Credit Union Member Discount Plan:

- 10% off most regularly priced Sprint Nextel service plans
- 15% off most corporate liable wireless plans
- Waived activation fee on all new lines
- Waived upgrade fee
- Nationwide coast-to-coast coverage
- National rates with no roaming and long distance charges
- Existing Sprint Nextel customers can also save

Sprint Nextel Services – preferential rates – savings for members. 10% discounts on all monthly recurring charges, waived activation fee on new lines, and waived upgrade fee. Additional savings for corporate liable accounts.

Call 877.SAVE.4.CU (877.728.3428) and tell them you're a "Credit Union Member" and ask to be attached to the NACUC Corporate ID or visit www.SprintSave4CU.com or go to the nearest Sprint store.

If you're an existing customer please visit: www.sprint-discount.com and under "Company/Organization Name" enter: Credit Union Member

Shining Stars

The following PCFCU employees have been recognized as "Shining Stars" for their outstanding work performance. **Congratulations!**



JULY – Amy



AUGUST – Martina

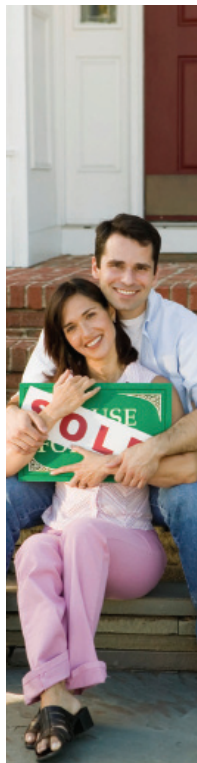


SEPTEMBER – Nick

Our web site is getting a face lift! Soon you will see a new layout with easy access to online services.

IT'S A GREAT TIME TO OPEN A NEW DOOR...

with a low-cost mortgage loan from your Credit Union



Should you wait to buy your first home or upgrade to your next home? Is it really a good time to refinance? If you're thinking about buying, building, or refinancing a home, it's a great time to make that move! Here's why:

- 1. Rates are the lowest they've been in years.** Take a look at rates from as far back as the early 1960's, and you'll find that rates today are the lowest they've been in decades. That fact translates to great savings in your monthly payments.
- 2. You have options for greater flexibility.** If you're worried that you have limited options, think again! Whether you're buying or refinancing, we offer several different types of home loans at fixed and adjustable rates. You pick the option that works best for your needs.
- 3. The First Time Home Buyers Tax Credit advantage ends Nov. 30, 2009!** The American Recovery and Reinvestment Act of 2009 authorizes a tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence between January 1, 2009 and before December 1, 2009. That means time is running out for first time home buyers to enjoy the added-advantage of this incredible tax credit!
- 4. Our one-on-one personalized service is difficult to find with the other guys!** Whether you've been a credit union member for a few months or a number of years, you know the service you find here is tough to beat – and that level of service extends to our mortgage lending too!

So what are you waiting for? There's never been a better time to get a home loan. Apply with us today! Call us toll-free at 1-800-221-4179 for more information.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

RATELINE. Dividend declaration date: September 30, 2009

Savings: Dividends paid quarterly

\$5,000 - \$9,999	0.25%	APY 0.25%
\$10,000 - \$24,999	0.50%	APY 0.50%
\$25,000 - \$49,999	0.75%	APY 0.75%
\$50,000 & Over	1.00%	APY 1.00%
Holiday Club	0.10%	APY 0.10%
Vacation Club	0.10%	APY 0.10%
My Club	0.10%	APY 0.10%

Certificates:

6-Month: Dividends paid at maturity

\$500 Minimum	0.75%	APY 0.75%
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1-Year: Compounded monthly

\$1000-\$4,999	0.80%	APY 0.80%
\$5,000-\$9,999	0.90%	APY 0.90%
\$10,000-\$24,999	1.00%	APY 1.00%
\$25,000-\$49,999	1.10%	APY 1.11%
\$50,000-\$100,000+	1.20%	APY 1.21%

2-Year: Compounded monthly

\$1000-\$4,999	1.05%	APY 1.06%
\$5,000-\$9,999	1.15%	APY 1.16%
\$10,000-\$24,999	1.25%	APY 1.26%
\$25,000-\$49,999	1.35%	APY 1.36%
\$50,000-\$100,000+	1.45%	APY 1.46%

3-Year: Compounded monthly

\$1000-\$4,999	1.30%	APY 1.31%
\$5,000-\$9,999	1.40%	APY 1.41%
\$10,000-\$24,999	1.50%	APY 1.51%
\$25,000-\$49,999	1.60%	APY 1.61%
\$50,000-\$100,000+	1.70%	APY 1.71%

4-Year: Compounded monthly

\$1000-\$4,999	1.55%	APY 1.56%
\$5,000-\$9,999	1.65%	APY 1.66%
\$10,000-\$24,999	1.75%	APY 1.76%
\$25,000-\$49,999	1.85%	APY 1.87%
\$50,000-\$100,000+	1.95%	APY 1.97%

5-Year: Compounded monthly

\$1000-\$4,999	1.80%	APY 1.81%
\$5,000-\$9,999	1.90%	APY 1.92%
\$10,000-\$24,999	2.00%	APY 2.02%
\$25,000-\$49,999	2.10%	APY 2.12%
\$50,000-\$100,000+	2.20%	APY 2.22%

IRA: Dividends paid quarterly

\$5,000-\$9,999	1.25%	APY 1.26%
\$10,000-\$24,999	1.50%	APY 1.51%
\$25,000-\$49,999	1.75%	APY 1.76%
\$50,000-\$100,000+	2.00%	APY 2.02%

Money Market: Dividends paid monthly

\$2,500 - \$24,999	0.50%	APY 0.50%
\$25,000 - \$49,999	0.75%	APY 0.75%
\$50,000 - \$74,999	1.00%	APY 1.00%
\$75,000 - \$99,999	1.25%	APY 1.26%
\$100,000 & Over	1.50%	APY 1.51%

Business Savings: Dividends paid quarterly

	0.10%	APY 0.10%
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Business Checking: Dividends paid monthly

\$2,500 - \$24,999	0.50%	APY 0.50%
\$25,000 - \$49,999	0.75%	APY 0.75%
\$50,000 - \$74,999	1.00%	APY 1.00%
\$75,000 - \$99,999	1.25%	APY 1.26%
\$100,000 & Over	1.50%	APY 1.51%

Checking: Dividends paid monthly

\$500 minimum	0.10%	APY 0.10%
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EFFECTIVE 10/01/09

APY = Annual Percentage Yield. Early withdrawal penalties will or may be imposed for early withdrawal. Fees could reduce earnings. Dividend rates, terms & conditions are subject to change without notice. Contact a representative for additional information and disclosures.



**Pinal County
Federal Credit Union®**

Florence

200 W. 20th Street, P.O. Box 969
Florence, AZ 85132
Fax (520) 868-0142

Casa Grande

1000 E. Florence Boulevard
Casa Grande, AZ 85122
Fax (520) 836-6024

Apache Junction

290 S. Phelps Drive
Apache Junction, AZ 85120
Fax (480) 671-9585

Coolidge

1491 N. Arizona Blvd., Suite 101
Coolidge, AZ 85128
Fax (520) 723-2555

San Tan Valley Coming Soon!

3125 W. Hunt Highway
Suite 105
Queen Creek, AZ 85142
Fax: Coming Soon

Telephone numbers for all branches:

Toll-Free: 1-800-221-4179

Local: (520) 381-3100

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!

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 County's future, becoming your credit union of choice, with increased financial strength providing exceptional member service through an expanded membership base and convenient locations.

Holiday Closings...

Monday, October 12 – Columbus Day
Wednesday, November 11 – Veterans Day
Thursday, November 26 – Thanksgiving
Friday, December 25 – Christmas
Friday, January 1 – New Year's Day

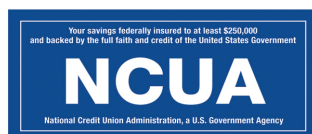


Just Look for The Swirl!

We are your Shared Branching connection nationwide.

Hablamos Español

www.pinalcountyfcu.com



*All deposit accounts are insured to \$250,000 by the NCUA, a U.S. government agency, at no cost to you! IRAs are insured to \$250,000 by the NCUA at no cost to you.