

# NEWS

JULY 2012  
3rd Quarter

[www.PyramidFCU.com](http://www.PyramidFCU.com)

520.795.7950

1.800.947.9726

**PYRAMID**  
FEDERAL CREDIT UNION



**DO**  
**more.**  
**SAVE**  
**more.**

FINANCE OR REFINANCE

MORTGAGE

VEHICLE

BUSINESS

CREDIT LINES

CREDIT CONSOLIDATION

ALL DESIGNED TO

**IMPROVE YOUR FINANCIAL LIFE!**

Whether you're buying a new home or car, struggling with budget issues or you just want to grow your savings faster, there's always something we can do to help you. Come in and talk with us about your finances.

We're here to help you **Do more,**  
**SAVEmore** – and **LIVEmore!**

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## PRESIDENT'S REPORT

Last month the Postal Service announced that the Main Post Office would be closing next year. Many of our members have asked how this will affect Pyramid FCU. I am happy to report that our Board of Directors began taking steps to expand our field of membership beyond just postal employees in 2002. That was the year we opened our Speedway and Rita Ranch branches and began allowing members of our community to join. In 2010, again, the Board of Directors had the foresight to convert to a Federal Credit Union and allow anyone living or working in Pima County to join Pyramid FCU. Today, we have more than 13,000 members of Pyramid Federal Credit Union. Due to the vision of our Board members, Pyramid is stronger than ever. Financially, we are one of the strongest credit unions in Arizona. We will miss the Main Post Office and those clerks and mail handlers that work the mail at that facility. I would encourage everyone to write their Congressman and Senators (and the Postmaster) encouraging them to keep our Mail Processing Facility open not just for Tucson, but for all of the people in Southern Arizona that depend upon timely mail delivery of medicine, checks and personal mail.

Pyramid FCU will be fine with this closure but, if you are one of the affected employees, I encourage you to come

and talk with us and see what your options are. If you are considering normal or early retirement, I would encourage you to have a discussion with our Certified Financial Planner. Pyramid FCU can also help you with your will or setting up a trust.

Many people are not aware that a credit union is a cooperative. As with any cooperative, when you give us more business, we are able to give you back more in the form of reduced loan rates, higher savings rates and lower fees. With today's technology, Pyramid FCU now offers mobile banking, text banking, no-surcharge ATM access at more than 60,000 ATMS around the world and more than 4,000 shared branch locations at which you can access your account. While many banks have reduced their lending, Pyramid FCU has loaned out more money than ever this year and we have more to loan. If you are buying a car, or a home, or you have credit card debt, I hope that you will consider us for lending needs. We have been helping members with loans since 1929 and today, we are here to help you.

I hope everyone has a safe summer!

**Ray Lancaster**

CEO/President Pyramid Federal Credit Union



## Maintaining Perspectives in an Election Year

Are you concerned about how the election may affect your long-term financial plan? Featuring guest speaker Sandon Nixon of Hartford Mutual Funds. RSVP to reserve your seat: 520.795.7950

When: July 26th  
Where: Fiesta Resort  
2100 S. Priest Drive, Tempe  
Time: 6:00 pm – 7:30 pm

When: July 25th  
Where: Sheraton Tucson  
5151 E. Grant, Tucson  
Time: 6:00 pm – 7:30 pm

When: July 24th  
Where: Rio Vista Rec Center  
8866-A W Thunderbird Rd, Peoria  
Time: 6:00 pm – 7:30pm

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## COMMUNITY COUNTS

### Investing in the Future

On Friday May 18th, Ray Lancaster and Pyramid Federal Credit Union presented twelve Empire Student Athletes with \$4,500 in continuing education scholarships. The night was highlighted by a speech from former University of Arizona Wildcat and Buffalo Bill John Fina. Pyramid Federal Credit Union also awarded six students with the Munday Curd Scholarship in May. The recipients received \$6000 towards upcoming college expenses. In total, Pyramid FCU has awarded more than \$40,000 in education scholarships to Tucson area seniors in the past 5 years.

### Join us at the ballpark!

On Wednesday, July 18th, Pyramid Federal Credit Union will be sponsoring at night at the Tucson Padre's game to benefit KIDCO. KIDCO is an after-school and summer recreation program for children ages 5-11, in kindergarten through fifth grade. KIDCO offers kids a safe and comfortable place where kids can stay active, develop healthy habits and socialize in a positive and caring environment. A portion of proceeds raised from ticket sales will go directly to this valuable youth program. Come out and enjoy a night at the ballpark and support a good cause at the same time.

## MONEY MATTERS

### KEEP MORE OF YOUR MONEY

Today, everybody is looking for ways to save a little extra money. Pyramid FCU is here to help! Starting this quarter, our quarterly news letter will feature a product or service that will help you keep more of your money in your pocket. This month we've partnered with Sprint to help you save on your monthly cell phone bill. Sprint offers a wide range of plans and devices that will fit any budget. And make it even better; Pyramid FCU members can take advantage of great offers and discounts from Sprint for just being a member! Already using Sprint? Don't worry; you can get in on the savings too. Go to [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint) for more details.

### STILL HANGING ON TO THAT USED CAR?

Now may be the time to buy trade that used card in for that brand new or new to you car you've been eyeing . In April, kbb.com reported that used car values were on the rise, especially fuel-efficient vehicles. What does that mean to you? Your used car may never be worth more than it is right now! If you've been looking to trade into a new vehicle, give us a call. We'll get you pre-approved and help you save even more with a great loan rate.

### MORTGAGE RATES CONTINUE TO DROP

Whether you're looking to buy your first house, refinance your current home or purchase an investment property, Pyramid FCU has you covered! Mortgage rates are at all time lows and we can help you take advantage of this great opportunity. With the help of our mortgage partner, Centennial Lending, we can get you into that new house or out of that high rate mortgage on your current home. Don't wait, mortgage rates can change quickly and you don't want to miss out. Stop by a branch today to apply or apply now by going to [www.Centennial-Lending.com](http://www.Centennial-Lending.com). The application takes just a few minutes and you could be approved instantly!

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**1.800.947.9726**

## **BROADWAY OFFICE**

5801 E Broadway • 85711

**520.795.7950**

fax: 520.790.4859

Drive-Thru, ATM,  
& Safe Deposit Boxes

Mon - Thurs 9am-5pm

Fri 9am-6pm & Sat 9am-1pm

## **ORACLE OFFICE**

Ross Shopping Center

4491 N. Oracle Rd. • 85705

**520.292.1198**

fax: 520.292.1088

ATM

Mon - Thurs 9am-5pm

Fri 9am-6pm

## **SPEEDWAY OFFICE**

7740 E. Speedway Blvd. • 85710

**520.721.5099**

fax: 520.296.4147

Drive-Thru & ATM

Mon - Thurs 9am-5pm

Fri 9am-6pm

## **RITA RANCH OFFICE**

8235 S. Houghton Rd. • 85747

**520.574.4415**

fax: 520.664.0409

Drive-Thru, ATM,  
& Safe Deposit Boxes

Mon - Thurs 9am-5pm

Fri 9am-6pm & Sat 9am-1pm

## **COUNTRY CLUB OFFICE**

2850 N Country Club • 85716

**520.795.1626**

fax: 520.327.4556

Mon - Fri 9am-5pm

## **SCHEDULED CLOSINGS**

### **INDEPENDENCE DAY**

Wednesday, July 4th

### **LABOR DAY**

Monday, September 3rd

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## **SHARED BRANCH LOCATOR**

Call **800.919.2872** to find locations

or go online to **www.cuswirl.com**

Text your address, intersection or zip to **692667**

## **FEE-FREE ATMs**

CoOp ATMs: **www.co-opnetwork.org**

Allpoint ATMs: **www.allpointnetwork.com**

**Phone Teller** 520.321.0319

**Loan-by-Phone** 520.321.0319

**e-mail:** [memberservice@pyramidfcu.org](mailto:memberservice@pyramidfcu.org)

**eTeller & BillPay:** [www.pyramidfcu.com](http://www.pyramidfcu.com)

**mailing address:**

PO Box 12100

Tucson, AZ 85732-2100



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**FEE-FREE ATMs**