

# How to Join Ray Federal Credit Union

## 5 Ways to Join.

Ray Federal Credit Union's Field of Membership is a common bond of people. There are five ways to become a member: through a family member, your employer, school, church membership, or organizational membership. Once a member, always a member, regardless of where you live, work, study, or continued church and organizational membership.

### Family.

Immediate family and household members are eligible for membership. This includes spouses, brothers/sisters, parents, grandparents, children, and grandchildren.

### Employer.

You may be eligible for membership through your employer. Employees, retirees, and spouses of retirees of ASARCO are eligible for membership. Employees of A picture in time, Ace Hardware (Kearny location), ARC/NEPC, Baker Construction, Big D's, Cactus Video, Carlotta Copper Company, CCC Group Inc, Copper Area News Publishers, Copper Basin Chamber of Commerce, Coppernet Systems Inc , Family Dollar #6541, General Kearny Inn, Hayden-Winkelman Unified Schools, Jeff Crawford MD, Minit Market #406, Minit Market #610, Ray Unified School District, Old Time Pizza, Town of Hayden, Town of Kearny, US Post Office (Kearny and Winkelman Locations), and Virgil Thompson Construction are eligible for membership with Ray Federal Credit Union.

### School.

You may be eligible for membership through your school. Students of Hayden-Winkelman Unified Schools and Ray

Unified School District are eligible for membership with Ray Federal Credit Union.

### Church.

You may be eligible for membership through your church. Members of the Fellowship Baptist Church in Kearny, United Methodist Church of the Good Shepherd in Kearny, and the Winkelman Congregation of Jehovah's Witnesses in Hayden are eligible for membership with Ray Federal Credit Union.

### Organization.

You may be eligible for membership through a local organization. Members of the Copper Area Health Volunteers, Copper Basin Chamber of Commerce, and the Copper Basin Sportsman's Club are eligible for membership with Ray Federal Credit Union.

## Additions to our Field of Membership

Please have an authorized representative contact the credit union if you would like to see your employer, school, church, or organization added to our field of membership.



Teapot Mountain is located near the North edge of Ray Mine. It can be seen from several viewpoints along SR 177.



### Mission

Ray Federal Credit Union is a member-owned and controlled non-profit financial cooperative providing compassionate, personalized, and fair services, while maintaining safety and soundness.

### History

The Credit Union was established for the Miners of Ray, Arizona in 1955. The mining towns of Ray, Sonora, and Barcelona have all since been closed and the area mined for copper. In 1965 the physical building was built for the credit union in Kearny AZ where we have been in business ever since. We are proud to be able to provide financial services to all the employees, past and present of the Copper Mine, ASARCO Ray mines division, and more recently local businesses and employees of many local businesses.

### Hours of Operation

Monday:	9 am – 5 pm
Tuesday:	9 am – 5 pm
Wednesday:	9 am – 5 pm
Thursday:	9 am – 5 pm
Friday:	9 am – 5 pm
Saturday:	9 am – 1 pm

# Services

## Deposits.

- (Share) Savings Accounts
- Share Draft / Checking Accounts
- Share Certificates
- Club Accounts
- Night Drop
- Debit Cards
- ATM Access

## Loans.

- Credit Building
- Signature Loans \$500 to \$14,000
- Debt Consolidation Loans
- Line of Credit
- Auto Loan Pre-Approvals
- \$325 GAP Insurance
- Warranty Insurance
- Used Auto Loans
- New Auto Loans
- Auto Loan Re-Financing
- ATV / UTV Loans
- RV Loans
- Mortgages



## Other Services.

- Notary
- Medallion Sign. Guarantee Stamp
- \$1 Money Orders
- \$3 Cashier's Checks
- ACH Origination
- Wires
- Pre-paid Visa Cards
- Visa Gift Cards
- Visa Travel Cards
- Coin Counting
- In person Bill Pay for APS and thousands of other billers
- Life / Auto / Home / AD&D Insurance
- Financial Education

## Convenient Access to Service

- Internet Credit Union Account Access
- 24 Hour Automated Phone Service
- Night Time Drop Box
- Over 300 Surcharge Free ATMs

## Low Fees. Great Rates. Great Service.

Credit Unions are not-for profit and owned by their members. We are volunteer driven, our Board of Directors is comprised of local volunteers and we exist to provide affordable financial products to our membership. Ray Federal Credit Union supports our local community through volunteering, fundraising, charitable donations, low fees, and great rates. Come by and find out what we can do for you!



### Branch

112 Williams Lane  
Kearny AZ 85137

### Mailing Address

PO Box 1089  
Kearny, AZ 85137

P 520-363-5681  
F 520-363-5688  
[www.rayfcu.org](http://www.rayfcu.org)

NMLS # 1263458

