



# BAY PINES

# Bulletin

A quarterly publication for members of Bay Pines Federal Credit Union

June 2006

## What's Inside

*More Winners of the 70th Anniversary Caribbean Cruise Contest*

*Auto Loan*

*Refinance Loan*

*Summer Loan*

*Fraud Alert*

*Hurricane Season Info*

## Want To Reduce Your Paperwork? Give E-Statements A Try.

We are pleased to offer our members the option to receive electronic delivery of statements. E-statements are simple and FREE! Instead of receiving a paper copy in the mail, BPFUC will have your statement available to you, over the Internet, by the 5th of each month. You will be notified each month by e-mail that your statement is ready. Then, simply go to the E-statement link and retrieve it. The statement will look exactly like the paper statement you now receive.



You already know the convenience of the Internet, so why not continue to make your life easier by signing up for E-statements?

### E-statements are:

- Faster - avoid waiting for paper copies to arrive in the mail.
- Convenient - download for future reference.
- Minimize mailbox clutter - eliminate bulky paper documents.
- Private - never worry. Your statement is in your computer.

**Start saving time with E-statements today. Questions? Call us at (727) 391-9671**



## When It's Time To Borrow. See BPFUC First.

We make loans for just about everything. A loan from us can help you buy a new vehicle, remodel your home, or pay for a well-deserved summer vacation. Take advantage of our low loan rates and the credit union philosophy of "people helping people."

# WINNERS! WINNERS! WINNERS!

**Our 70th Anniversary contest winners have all been chosen. The three winners of the Tradewinds Resort weekend are:**



**The Two Winners of dinner at the Salt Rock Grill are:  
Willie Baynard & Larry Harris**

**Wade Cangero.** Wade works at the VA and has been a member of BPFUCU for one year. Have fun at the Tradewinds Wade!

**Jim O'Malley.** Jim works at Mease Countryside Hospital. He has been a member of the credit union since June 1994. Have a great weekend Jim!

**Bruce Whaley.** Bruce works at the VA and has been a member of BPFUCU since January 2003. Enjoy your weekend at the Tradewinds Bruce!

***FYI...Mike Franklin the winner of our 7 Day Caribbean Cruise has chosen to take his family to the Eastern Caribbean on Royal Caribbean Cruises.***

\*Correction from 1st quarter's newsletter: Mike Franklin did his fire department volunteer work through Madeira Beach for eight years. Mike now works for St. Pete/Clearwater Airport Crash and Fire Rescue.



## ***It's Summer. Are You Ready?***

**A Home Equity Loan from BPFUCU  
Can Help You With Your Summer Plans  
And Save You Big Bucks!**

A Home Equity Loan from us can help you get the job done. No matter what you have planned this summer...we can help. Our Home Equity Loan is flexible, convenient and affordable.

Don't wait. Talk to YOUR credit union First! Apply today. It's easy. Questions? Call us at (727) 391-9671.

# You're In The Driver's Seat With Two Great Ways To Buy Your Next Car.



BPFCU has partnered with Aimbridge Indirect Lending to make your next auto buying experience simple, fast and convenient. Simply tell the auto dealer you are a BPFCU member and get your credit union financing on the spot. You will get the best price and the credit union low loan rate. You will find that the dealers you work with are trained to make sure you get your credit union financing at the dealership.

*Shop with ease at the dealership and get low BPFCU rates Questions? Call us at (727) 391-9671.*

Or...come into the credit union. Whether you're shopping for a new or used vehicle, we can help you determine the value. We can search for your vehicle on the NADA guide for used cars or the New Car Cost Guide for new cars. Then to make it even easier...we can also pre-approve you for the loan. So, when you walk into that dealership, you'll know the value of your vehicle and give the dealer that "pre-approved" smile. Either way...you WIN!

## Smile...

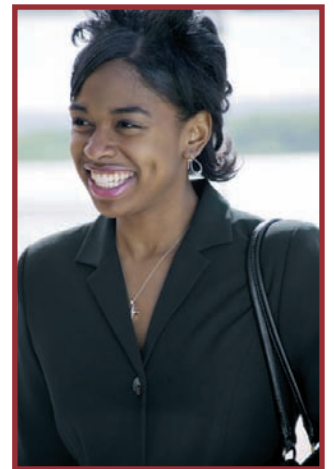
### You Can Refinance Your High Interest Vehicle Loan From Another Financial Institution With BPFCU Now!

No matter what the dealer told you...YOU CAN refinance with YOUR credit union today.

Don't wait. Refinance any non-BPFCU auto loan with us and we could save you money. Refinancing a vehicle is easy. Talk to us today and you could lower your monthly payment. No matter where you got your loan...we may be able to refinance it.

Now that should make you smile.

\*Member must meet credit union lending guidelines. Vehicle loan must be from another lender.



## Are You All Packed?

- ✓ Kid Toys
- ✓ New Book
- ✓ Itinerary
- ✓ VISA DEBIT CARD
- ✓ VACATION LOAN
- ✓ VISA CREDIT CARD

### Need a Loan?

Don't have a VISA Debit Card or VISA Credit Card? Look no further than YOUR credit union. We can help make your summer plans a reality.



# Warning!!! DEBIT CARD FRAUD GROWING...



Insurance experts estimate that in 2005, credit Unions lost \$89 million due to Debit Card fraud, and that number is sure to grow in 2006. While the member usually suffers little or no personal loss (depending on the individual circumstances), everyone pays in the form of higher insurance costs to the credit union and the losses that are absorbed below the insurance deductibles.

Surprisingly, most fraud is perpetrated without the card itself involved. In other words, the member is not even aware that the number has been compromised because he or she still has the card in their possession. In almost all cases, the person's account is wiped out before the fraud is discovered. Your Credit Union always has and will continue to take every step feasible to protect your balances, but we need your help!

**\* NEVER use your Debit Card over the Internet.** Hackers can obtain your Debit Card account number despite the claim of a "secure site".

**\* NEVER use your Debit Card over the phone.** Ordering anything via the telephone and giving out your number exposes you to any number of threats.

**\* DO NOT LET YOUR CREDIT CARD OUT OF YOUR SIGHT.** Even in a restaurant or such, someone could write the number down and use it for fraud.

**\* KEEP A CLOSE EYE ON YOUR ACCOUNTS** and notify us as soon as you suspect a fraudulent transaction. Using MoneyLink (our telephone response teller) or our Home Banking gives you 24/7 access. At the very least, check your statement the moment it arrives.

If this article has made you nervous or leery, it should. Use your card for cash and carry purchases where the card never leaves your hand. Using your Debit Card this way will significantly reduce the threat of loss...for you and for us!



## THE HURRICANE SEASON IS HERE!

Steps we will take to serve you and protect the credit union.

- When a WATCH is issued, we will be open.
- When a WARNING is issued, the Credit Union will CLOSE.
- Until the ALL CLEAR signal is given, we will remain CLOSED.
- Please make sure you add CASH to your pre-hurricane checklist.

**Questions? Call the credit union at (727) 391-9671**

## TELEPHONE DIRECTORY:

To reach us personally:

**(727) 391-9671**

or long distance:

**(800) 832-1286**

Fax:

**(727) 392-0786**

**"Money Link"**

(Audio Response)

**(727) 399-1853**

Web Site: [www.baypinesfcu.org](http://www.baypinesfcu.org)

## MAIN OFFICE:

10,000 Bay Pines Blvd.

P.O. Box 4147 • Bay Pines, FL 33744

(VA Medical Complex)

(Adjacent to the Veteran's  
Domiciliary)

## LOBBY HOURS:

Mon., Tues., Thurs. 8:30 a.m. to 5:00 p.m.

Wed. 8:30 a.m. to 1:00 p.m.

Fri. 8:30 a.m. to 6:00 p.m.

## DRIVE-THRU WINDOW:

Mon. - Thurs. 8:30 a.m. to 5:00 p.m.

Fri. 8:00 a.m. to 6:00 p.m.

## BRANCH OFFICES:

### Mease Hospital

601 Main Street • Dunedin, FL

(Near Physicians Parking Lot)

Open: Mon. - Fri. 7:30 - 4:00 p.m.

Closed: Mon. - Fri. 1:00-2:00 p.m.

### Mease Hospital Countryside

Medical Arts Building

3231 McMullen Booth Rd.

Safety Harbor, FL

(Surgery Center Building)

Open: Mon. & Fri. 7:30 - 4:00 p.m.

Closed: Mon. - Fri. 1:00 p.m. - 2:30 p.m.

### Northside Hospital

6000 49th St. N. • St. Petersburg, FL

Open: Mon-Fri. 7:30 a.m. - 4:00 p.m.

Closed: Mon. - Fri. 1:00 p.m. - 2:00 p.m.



**EQUAL HOUSING LENDER**  
We do business in accordance with  
the federal fair housing law and  
equal credit opportunity act.

