



# BAY PINES

# Bulletin

A quarterly publication for members of Bay Pines Federal Credit Union

September 2006

## What's Inside

*Holiday Shopping*

*VISA Offer*

*Auto Refinance Loan*

*Convenience In The Palm of Your Hand*

*Join The Family*

*Scam Alert*

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## Got Big Holiday Plans? *Let Your Home's Equity Help You Get The Job Done!*



Need a little help with this year's holiday wish list? Then get ready to sparkle for the holiday season with a Home Equity Line of Credit Loan from BPFUCU.

**Prime Minus 2% APR\***  
**Up To 90% Loan To Value**  
**Tax Deductible\*\***

Your money is ready when you are! So what are you waiting for? Apply today. Questions? Call us at (727) 391-9671.

\*Member must meet credit union lending guidelines. \*\*Check with your tax advisor.

## *Making Your Holiday List? Checking It Twice?* **Wouldn't Some HELP From VISA be NICE?**

The holiday season is fast approaching...be ready with a VISA Credit Card from YOUR credit union.

**LOW RATE**  
**9.9% APR\***

**NO TRICKS.**  
**NO GIMMICKS.**  
**NO ANNUAL FEE.**

And...YOUR Credit Union will not bump-up your credit card rate after a few months. Don't wait. Be ready to take advantage of the pre-holiday sales with a VISA Credit Card from YOUR credit union. Apply today.

\*Member must meet credit union lending guidelines.





## **Fill Up On Savings.** ***Refinance With BPFCU NOW!***

Did you finance your Vehicle at the dealer to get special deals and the only deal you got was a high interest rate? Well, don't worry. You can refinance your vehicle today at **OUR** Credit Union. It's easy...just bring in your first statement and we'll do the rest. Low rates. Flexible terms. That's **YOUR** Credit Union.

And, no matter what the dealer told you...**YOU CAN** refinance with BPFCU today. Hurry. Start saving money today. No matter where you got your loan...we may be able to refinance it and save you big bucks!

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

## ***Found Your Dream Car At The Dealer But Want Low Credit Union Loan Rates?***



Now you can have the best of both. BPFCU has partnered with Aimbridge Indirect lending to make your next vehicle buying experience simple, fast and convenient. Just tell the vehicle dealer you are a BPFCU member and get your Credit Union financing on-the-spot!

Questions? Call us for details at (727) 391-9671.

## **Credit Unions - Making A World of Difference** ***International Credit Union Day*** ***October 19, 2006***

All over the world, more than 43,000 credit unions in 91 countries are making a big difference to more than 136 million members. This International Credit Union Day, we celebrate the impact credit unions have on members' lives every day and the active roles big and small credit unions play in communities all over the world.

In 2005 American Banker/Gallup Consumer Survey, credit unions ranked higher than banks and thrifts in "customer satisfaction" for the 21st consecutive year.

On October 19, 2006, celebrate Credit Union Day and make your community aware of how credit unions are making a difference in members' lives every day here in the United States and in communities all over the world.



# *Join Our BPFUCU Family And Experience The Benefits of Credit Union Membership.*

Thousands of BPFUCU members are saving money on consumer loans, monthly service charges, and much more. So why not share the good news about YOUR Credit Union with all your relatives and co-workers. We have services to suit the needs of your entire family.

YOUR Credit Union gives you many outstanding benefits. Don't miss out. Sign up your family and co-workers today.



## **RELAX!**

### *Our Convenient Location Is In The Palm Of Your Hand*



These Services Are For Your CONVENIENCE!

- Internet - Account Access 24/7
- E-Statements - Reduce paperwork. Receive electronic delivery of statements.
- Online Bill Pay - Pay bills when it's convenient for you.
- Debit Cards - Fast, and Convenient
- MoneyLink 24/7 Phone Account Access - It's easy.
- Visit us at [www.baypinesfcu.org](http://www.baypinesfcu.org)
- ATMs - Account Access at your fingertips

These services are at your CONVENIENCE! Sign up today. Call us for details at (727) 391-9671.

## **USA Patriot Act** *Member Identification Program*

### **Important information about procedures for opening a new account.**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this requirement means for you:

- When you open an account, we will ask for your name, address, date of birth, Social Security or other taxpayer identification number, and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents even though you may be a current member.

Thank you for your cooperation.



# SCAM ALERT!

In the latest credit card phone scam, the caller doesn't ask for your account number; he already has it! The caller claims to be from the Security and Fraud Department of MasterCard or VISA and even gives you a badge number and a 1-800 call-back number, sounding very official. He says your account has been flagged because of unusual activity, and asks if you made a specific purchase. When you say "No," he says that he will credit your account for the amount. Here's the key to how the scam works; he will then ask you to verify the possession of your card by reading the three-digit security number off the back. That number is what the scammers want, so that they can make online purchases with your account.



**IF YOU RECEIVE A CALL LIKE THIS, HANG UP.  
DO NOT GIVE OUT YOUR 3-DIGIT NUMBER.  
FILE A POLICE REPORT.**

## Tips To Protect Your Social Security Number (SSN)



- Keep SSN off driver's license.
- Don't use last 4 digits of SSN as PIN. Memorize PINs!
- Never give SSN, account numbers, passwords, mother's maiden name, birthdate, PIN or personal information over the phone, unless you initiated the call.
- Don't have SSN preprinted on checks (re-order them without SSN).
- Don't carry SS card in wallet unless you need it that day.
- Don't allow clerks to handwrite SSN on checks as ID.

### 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. - 2:00 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.

