



BAY PINES

Bulletin

WEATHER
It's Always
Sunny At
Bay Pines Federal
Credit Union

VOL. LXXII

A Monthly Publication of Bay Pines Federal Credit Union

December 2008

HOLIDAY SHOPPING THE SMART WAY... SEE YOUR CREDIT UNION FIRST

Don't use department store credit cards with rates up to 24% APR for your holiday shopping.

**BORROW UP TO \$2500 AT
10.90% APR
FOR UP TO 14 MONTHS!**

We know you're watching your money. We know you plan on cutting back. But we also know the holidays have a way of sneaking up on you...and we're here to help. Due to strong fiscal management at Bay Pines Federal Credit Union, our

ability to lend has not changed due to the current economic crisis. We can meet your needs.

Don't let high interest charges take the joy out of giving. If you find yourself needing a little help to meet the expenses and expectations of the holiday season... call or stop by Bay Pines Federal Credit Union for a sensible low-rate loan.

**HURRY! THIS SPECIAL
LOW-RATE HOLIDAY LOAN
EXPIRES DECEMBER 23rd.**



6.90% APR BALANCE TRANSFER SPECIAL

Transfer your high rate credit card balances to your BPFUCU VISA before December 31, 2008 and enjoy a low rate of 6.90% APR until the balance is paid in full.

In today's economy, don't pay outrageous credit card interest charges. Charges that eat up most of your monthly payment and barely move the balance, at rates that

keep increasing. Not to mention excessive fees.

THERE IS AN ALTERNATIVE! Gather your statements. Then phone or stop by the credit union. If you need to raise the credit line on you BPFUCU VISA Card in order to transfer, let's talk about it. Don't have a BPFUCU VISA Card? Apply Today!



BAY PINES...MAKING THE SEASON BRIGHT WHEN THINGS ARE TIGHT

Your Financial Institution of Choice in Turbulent Times

A recent article featured in Business Weekly notes that credit unions are now the "...financial institutions of choice for more people and small businesses." It's true. Bay Pines Federal Credit Union is still the place to watch your hard-earned money grow safely. And with money to lend, your credit union is the place to borrow, at a low rate with reasonable terms.

So, now you have two less things to worry about. Whether you're looking for a high rate of return on your CD, or a low rate of interest on your auto loan, Bay Pines Federal Credit Union has exactly what you need.

GIVE YOUR FAMILY THE GIFT OF A LIFETIME...

Credit Union Membership

Okay, so your kids will probably still expect other presents, and you'll still have to buy a goofy tie or singing fish for your brother-in-law, but membership at Bay Pines Federal Credit Union is a gift that makes sense for everyone. Young people learn financial responsibility and adults have a safe, secure institution for both saving and borrowing.

Joining takes just a minute - The benefits last a lifetime!

So, don't keep us a secret...let your family members know about Bay Pines Federal Credit Union. We want to welcome them into our credit union family, and maybe we can even help them this holiday season!

And remember...once a member, always a member!

IF YOUR CAR WON'T WAIT FOR THE ECONOMY TO IMPROVE...

See Your Credit Union Today!

Bay Pines Federal Credit Union understands that life doesn't always wait til it's convenient before throwing you a curve. You'd rather wait, but your vehicle needs to be replaced... now.

Don't worry! Your Credit Union, as always, is here to help. We still offer the lowest rates and the best terms...with no hidden fees or fine print. So, whether it's a shiny, brand new 2009 model, or a previously owned gem, Bay Pines Federal Credit Union has the right loan at the right rate and term for you.

HOLIDAY NOTES!

Plan Early – Don't make financial decisions at the last minute. We're here to help now.

Holiday Hours –

Christmas Eve - Wednesday,
December 24, 2008

Lobby and Drive Thru open
until 3 p.m.

Closed Christmas Day - Thursday,
December 25, 2008

New Years Eve - Wednesday,
December 31, 2008

Lobby and Drive thru open
until 3 p.m.

Closed New Years Day - Thursday,
January 1, 2009

Direct Deposit – Your payroll department can advise you of when your checks will be deposited during the holiday weeks.

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. - 5:00 p.m.
Wed. 8:30 a.m. - 1:00 p.m.
Fri. 8:30 a.m. - 6:00 p.m.

DRIVE-THRU WINDOW:

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

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.

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

WEBSITE:

www.baypinesfcu.org



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