



BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

Winter 2012

NOTIFICATION OF BRANCH CLOSING

WE REGRET TO INFORM YOU THAT WE RECEIVED NOTIFICATION THAT BAYCARE IS NOT RENEWING OUR LEASES ON THE MEASE COUNTRYSIDE AND MEASE DUNEDIN BRANCHES, CITING CONSISTENCY FOR TEAM MEMBERS AS THE REASON. WE HAVE DETERMINED THAT THE LAST DAY OF BUSINESS FOR THESE TWO BRANCHES WILL BE WEDNESDAY, FEBRUARY 29, 2012.

FREQUENTLY ASKED QUESTIONS:

When will this happen and what will be affected?

The last day for the Countryside & Dunedin branches will be February 29, 2012. The ATM will be closed down at each branch as well.

What will happen to my account(s) or loan(s)?

Nothing. We would love to continue being your credit union. We can continue to serve you through our other offices and through the electronic services we provide (Online banking, Bill Pay, ATM/Debit cards, VISA, etc.) or through the U.S. Mail.

What will happen with my direct deposit?

It will continue just as it has, unless you notify your payroll department to cancel or change it.

Where is the closest branch?

The remaining offices will be the Main Office at Bay Pines VA Medical Center in St. Petersburg and the branch office at Northside Hospital in St. Petersburg.

Do you have plans to open another branch in this area?

Unfortunately at this time, given the current economy, we are not considering another branch or ATM in this area.

I recently opened my account, will I be charged the early close fee?

No, we will not charge you to close your account because of the branch closing.

This has come as a surprise to us as well, and we hope that we will be able to continue serving you. We appreciate your patience and your support as we deal with this unexpected news. If you determine that it will be better for you to close your account with us, we certainly understand and we wish you the best financial future.

Enterprise Car Sales Delivers!

Enterprise Car Sales is located at 17335 US Highway 19 N, Largo FL 33764. Enterprise Car Sales is a family-owned company that has the world's largest fleet of passenger vehicles, more than 1 million cars and trucks. Through Bay Pines Federal Credit Union's partnership with Enterprise, members get both a great price and great service from a reputable used car dealer, which is crucial in today's tight economy.

Enterprise Car Sales has worked with credit unions for more than 30 years, providing members with an unprecedented level of service and sharing a commitment to local communities where they do business. For more information to help you get more mileage on a great quality used car, go to www.cuautodeals.com.

You'll find the best deal on a used vehicle and we will get you the best deal on a used car loan. Talk to us today. Our Loan Department is ready to serve you. Call us at (727) 391-9671.

Need New Wheels?

Did you know that January and February are great months to buy a new car? Car dealerships are often more willing to strike a better deal with you in January and February. Of course, you can get a great deal every month when it comes to financing your new vehicle with BPFUCU. YOUR Credit Union! Before you go to the dealer make sure you call BPFUCU and get pre-approved. We'll give you our LOW rates so that you can shop with confidence. To put your new car loan in gear, call us! We'll do the rest.

**New Vehicle Rates
As LOW As**

3.85% APR*

For Up To 60 Months

Already financed your vehicle elsewhere?

We Can Still Help! Just bring your paperwork to the office and talk to a Loan Officer. Need more details? Call us at (727) 391-9671 or visit us on the web at www.baypinesfcu.org.

*Member must meet credit union lending guidelines. Certain restrictions may apply.



Select Employer Group Spotlight

Mineo and Associates, PA

Mineo and Associates PA joined our Bay Pines Federal Credit Union family as a Select Employer Group in November of 2011. Our credit union is pleased to have Mineo and Associates on board.

Wayne Mineo has lived in the Tampa area since 1996 and opened Mineo and Associates in 1999. They offer legal representation for a variety of case types including civil litigation, wills, trusts, family law and personal injury. Mr. Mineo serves as both an advocate and an advisor. As an advocate he represents his client in preparation for and during trial. As an advisor, he counsels clients on their legal rights and obligations.

Mineo and Associates PA is conveniently located at 2752 State Road 580 in Clearwater, across the street from Countryside High School.

"I am honored to be a part of the Bay Pines Federal Credit Union family," says Mr. Mineo. "I would like to offer my services to the membership. For the 90 days following this printing, I will provide a free Living Will document with a health care surrogate. This surrogate can be a spouse, other relative or family friend. Please call me for an appointment at 727-791-3768."

We at BPFUCU extend a warm "Welcome Aboard" to Mineo and Associates, and look forward to serving his company employees for many years to come.

IRA

The Future Will Be Here In Just A Moment.

Start saving now!

Open an IRA with BPFUCU today.

Saving for retirement is an important part of any good financial plan. So take the right steps today to prepare for tomorrow. With a BPFUCU IRA, you're off to a great start. With a little effort now, you'll be more comfortable later.

Open your Credit Union IRA today.



YOU COULD WIN!

Simply Use Your Visa Credit or Debit Card

Wouldn't you love to be sitting in the arena and watching LIVE the ultimate international sporting events? Use your Visa Credit or Debit card between February 1, 2012 through April 30, 2012 and you'll be automatically entered for a chance to WIN and go to the Olympics.

Visit www.baypinesfcu.org or <http://www.pscufs.com/visalondon> for complete details.



The Holidays Are Over
Here Comes The...

Was the price of holiday spending like getting hit over the head with a club? Well, BPFUCU wants to give you a club, BPFUCU Christmas Club, that is! By joining Christmas Club now and putting aside just a few dollars each payday, you'll have plenty of time to save for Christmas 2012. Joining is easy. Simply talk to Member Services.

Happy New Year!

Happy New Year from the Board, Management, and staff of BPFUCU. For 2012 we're continuing our New Year's Resolution to provide you with the best service that you can find from any financial institution. You've trusted us with your business in 2011, and we look forward to serving you in 2012.. Thank you from those of us who work for you.

Important Member Information

New wiring instructions to receive money into Bay Pines Federal Credit Union account:

- 1.** Receiving institution: Volunteer Corporate Federal Credit Union - Nashville, TN - ABA #264182395.
- 2.** Credit to: Bay Pines Federal Credit Union - Account 263177563.
- 3.** Final Credit to: Member Name, Member Address and Member Account number.

If you have any questions regarding these new wiring instructions please call the credit union at (727) 391-9671. Thank you.

FACT:

WHAT DOES BAY PINES FEDERAL CREDIT UNION (BPFCU) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:
 • Social Security number and Income • Account Balances and Transaction History • Overdraft History and Payment History

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons BPFCU chooses to share; and whether you can limit this sharing.

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION: | DOES BPFCU SHARE? | CAN YOU LIMIT THIS SHARING |
|---|--------------------------|-----------------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES | NO |
| For our marketing purposes – to offer our products and services to you | YES | NO |
| For joint marketing with other financial companies | YES | NO |
| For our affiliates' everyday business purposes – information about your transactions and experiences | NO | NO |
| For our affiliates' everyday business purposes – information about your creditworthiness | NO | NO |
| For nonaffiliates to market to you | NO | NO |

TO LIMIT OUR SHARING

- Call 727-391-9671 - our menu will prompt you through your choice(s) or
- Visit us online: www.baypinesfcu.org

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

QUESTIONS:

Call 727-391-9671 or go to www.baypinesfcu.org

WHO WE ARE

| | |
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| Who is providing this notice? | Bay Pines Federal Credit Union (BPFCU) |
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WHAT WE DO

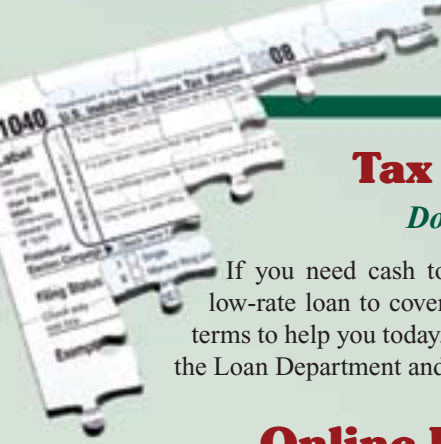
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|--|--|
| How does BPFCU protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How Does BPFCU collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • pay your bills • use your debit card or deposit money or apply for a loan |
| Why can't I limit all sharing? | Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes-information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing or an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

DEFINITIONS

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|------------------------|---|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • BPFCU has no affiliates. |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • BPFCU does not share with nonaffiliates so they can market to you. |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include CUNA Mutual and direct marketing mail houses. |

OTHER IMPORTANT INFORMATION

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Tax Season Is Here

Do You Owe, Owe, Owe?

If you need cash to pay Uncle SAM...we can help. Call us about a low-rate loan to cover what you owe. We have low rates and convenient terms to help you today. We know times are tough...we're here for you. Call the Loan Department and apply today.

Online Banking Notice

As of March 14, 2012 the check image history in Online Banking will only be available back to February 14, 2012 and will continue to build from that date. This feature is where you can click on the check number in your transaction list and pull up an image of the front and back of the check. If you need a check image from before February 14, 2012 please contact Member Services at 727-391-9671 and we can provide you with a copy – at no cost to you.

Direct Deposit

The Fastest Way to Refuel Your Cash Tank

If you don't have Direct Deposit yet, you're missing out on a cost saving, and time saving service. The sheer convenience of having your direct deposit automatically refill your account should be enough of a draw, but the benefits don't stop there.

You get same-day access to your funds. You can deposit any recurring check, payroll, Social Security, Pension, whatever you like. If it arrives regularly, it can take the fast lane to your account.

Your to-do list gets one item shorter. One less errand. One less papery-thing to forget. One less roadblock to free-time. Save time. Save gas. Sign up for Direct Deposit today.

Paper or Plastic

Whatever your choice, you can enjoy convenient access to your money with a Free Checking Account and Debit Card from BPFUCU. With this service combination, you'll always have purchasing power right at hand - no matter where you live or travel. And, at BPFUCU, both services are FREE. Why pay hidden charges or fees elsewhere? We can save you money.

LOVE Your Family SHARE Your Credit Union

Why share? Think about it. You're a BPFUCU member and you enjoy the many convenient services that save you money. Doesn't it make sense to share them? After all, the more members we have using the credit union services, the more services we can offer, and that in turn, helps everyone.

So, why not introduce us to your family? Bring them into the credit union and we'll show them how easy it is to be a member. Then they can take advantage of all the same credit union benefits you do.

Don't wait! Start 2012 off by signing up your whole family. They'll be glad you did!

One Member - One Vote
Bay Pines FCU Annual Meeting Invitation
 Please join your fellow members at our 2011 Annual Meeting.
Date: April 18, 2012
Time: 3 - 4pm
Place: Credit Union Lobby
 We value your opinion. See you there.

HOLIDAY CLOSINGS

Martin Luther King Jr. Day - Monday, January 16, 2012
 Presidents Day - Monday, February 20, 2012

MAIN OFFICE:
 10000 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.
Closed Effective February 29, 2012

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.
Closed Effective February 29, 2012

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

