



**BAY PINES**

*Bulletin*

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

2nd Quarter 2008

**Go Green!** *Save Green!*

**HYBRID**



**1% OFF**

**OUR ALREADY LOW, LOW RATES!**

Announcing an exciting new program to reward our members who support the preservation of our environment by purchasing hybrid vehicles.

Did you know that driving an eco-friendly hybrid will prevent the release of at least 250,000 cu. ft. (17 tons) of greenhouse gases over the lifetime of the vehicle? So, in addition to enjoying a lower rate on your vehicle loan and saving money on fuel costs, you'll be helping to keep our world a little bit greener for our children.

[www.baypinesfcu.org](http://www.baypinesfcu.org) • (727) 391-9671 • (800) 832-1286 • Fax (727) 393-2589

## **Notice to ATM Cardholders:** *Effective Immediately*

Due to recent security upgrades, any ATM cards not used in over a year will now be deactivated and closed. This does NOT affect VISA or VISA Debit Cards. This would be an excellent time to apply for a Bay Pines Federal Credit Union VISA Debit Card. It performs all the functions of an ATM card, and MORE!

Please contact Member Services to apply, or to ask any questions.

## **Address Change**

Whether you've moved and changed your physical address, or switched servers and have a new email address – PLEASE LET US KNOW! We want you to continue to receive your statements promptly, as well as timely credit union news and information. CALL US!

## **VISA Balance Transfer Special Extended**



**6.90 % APR\***  
**UNTIL THE BALANCE IS  
PAID IN FULL!**

Due to the overwhelming response from our membership, we have extended the Visa Balance Transfer Special through September 30, 2008. Transfer your high rate credit card balances to your Bay Pines Federal Credit Union VISA Card today!

Decide which credit cards you would like to transfer and just bring us the current statements. We'll do the rest. If you need to raise your credit limit to cover the transfers, you may apply for an increase.

If you don't have a Bay Pines Federal Credit Union VISA Credit Card- APPLY TODAY!!

\*Member must meet Credit Union guidelines.

## **Everyone Wins With A Full Family Membership**



**Turn YOUR Bay Pines Federal Credit Union membership into a FULL FAMILY MEMBERSHIP!**

*And as a bonus... We'll credit YOUR account \$5.00 for each new family member joining the Credit Union on your recommendation. Then we'll credit THEIR account \$5.00 too!*

As a member-owner of Bay Pines Federal Credit Union, your entire family is eligible to apply for membership.

*Don't forget – Once a member, always a member. Enjoy the privileges of membership for life.*

**EVERYONE WINS!** Everyone enjoys the benefits and services of the Credit Union... and puts \$5.00 in their pocket!

Call, visit or email us for additional information.

## **Notification Of Change Involving Interest on Deposits**

Effective July 1, 2008, a member's share account must have a balance of \$50 or more in order to earn interest. Interest will be paid on the entire balance.



## **Computer Upgrade** *September 5, 2008*



Computer technology is constantly evolving, and Bay Pines Federal Credit Union is keeping up with those changes. Our new upgrade will allow us to better serve your needs with faster and even more secure access to account information.

As with any upgrade, whether it's the city paving the road, a contractor remodeling your kitchen, or you and your spouse planting shrubs on the weekend, there will be some temporary inconvenience... but the results will be well worth the effort.

### **During the conversion on September 5th - 8th YOU WILL BE ABLE TO:**

- \* Conduct transactions during normal business hours on Friday, September 5, 2008.
- \* Write all personal checks as usual.
- \* Use your ATM and VISA Debit Card at ATM's, merchants and restaurants (up to \$100 per day).
- \* Use your VISA Credit Card as usual.

### **During the conversion on on September 5th - 8th YOU WILL NOT BE ABLE TO:**

- \* Conduct transactions on the website.
- \* Use the Audio Response system
- \* Use Bill Pay system

We apologize for any inconvenience and are planning on "business as usual" on September 8, 2008. Please contact the office should you have any questions or concerns.

## **Buying GAP Insurance *Is Smart!* Buying It From The Dealer... *Not So Smart!***



Unless you traded in a vehicle with a lot of equity, or you put a good deal of money down, having GAP insurance on your BPFCU loan could save you thousands of dollars. It covers the difference between what you owe on the loan and your vehicle's wholesale value in the event it is totaled in an accident or stolen and unrecovered. Dealers charge \$400 - \$700 dollars to provide this coverage on their loans. Bay Pines Federal Credit Union offers the exact same coverage for only \$211.

### **YOU WILL SAVE HUNDREDS OF DOLLARS!**

Don't throw money away! Get your LOAN and your GAP at Bay Pines Federal Credit Union. Visit, phone or email a Loan Officer if you have any questions.

## **Protect Your Family's Financial Future with Credit Disability Insurance**



Preserve the standard of living you worked so hard to achieve. Families are working harder than ever to support their standard of living. New cars, special vacations, and home renovations have stretched family incomes, leaving families living paycheck to paycheck. Walking a financial tightrope means families may not be thinking about the stability of their financial future. A disabling injury or illness can prevent you or your spouse from earning an income. This can change your family's standard of living in an instant, making financial commitments difficult to meet.

If you have disability insurance through your employer, this is a good start but it may not be enough to cover all your household expenses. Disability income policies commonly provide 50% to 70% of an insured's pre-disability income. Essentially this is living on half of one's salary and many families aren't budgeted to live on less than their normal paycheck.

Bay Pines Federal Credit Union offer MEMBER'S CHOICE™ credit disability insurance to help protect you from unexpected income loss due to disability. Credit disability insurance makes your monthly loan payment should you become disabled due to a covered illness or injury.

Check with your loan officer for more details on MEMBER'S CHOICE credit disability insurance, including exclusions, limitations, and benefits.

\*American Council of Life Insurance Website. Life Insurers Fact Book, 2006  
MEMBER'S CHOICE™ credit disability insurance is underwritten by CUNA Mutual Insurance Society

## Don't Give Away Your Identity!



### *How do identity thieves get their information?*

- Hacking into a computer system ..... 17%
- Discarded personal information ..... 32%
- Directly from the victim ..... 51%

Most identity theft is accomplished by tricking the victim rather than hacking into a computer. Your best defense is to be extremely cautious in giving out, or discarding of, any of your personal financial information.

### *How do identity thieves trick the victim?*

“Phishing” is a common method. The thief tricks the victim into providing information by sending emails or making phone calls, posing as a legitimate financial institution or business. They usually say there’s a problem on your account and you must “verify” your information. If you don’t they claim your account will be closed.

### *Don't do it. Remember these rules:*

- \* Never give out personal information by e-mail or over the phone unless YOU initiated the contact.
- \* Shred personal financial papers and credit card offers received in the mail.
- \* Don't click on links in strange e-mails.
- \* Make sure no one's peaking over your shoulders when you enter your PIN.

If you suspect you've been victimized – CALL US IMMEDIATELY!

## Hurricane Season – AGAIN!



Our number one concern during any emergency is the safety of our members, employees, and their families. To that end, we have implemented a clear and simple plan determining when Credit Union services would be available before, during, and after the storm.

### **When a WATCH is issued, the Credit Union will be open.**

This MAY be your last chance to access your account until after the emergency is over.

### **When a WARNING is issued, the Credit Union will be closed.**

You MAY or MAY NOT be able to access information and funds via phone, ATM or internet, depending on conditions.

Until the ALL CLEAR signal is given, the Credit Union will remain closed.

We will do our best to provide service as quickly as possible after the storm. However we may be limited by lack of power or even structural damage.

### **What Can YOU Do?**

Hope for the best, but be prepared for the worst. You must have adequate water, food, and medical supplies. Do you know what to do, where to go, and how to stay in touch during a weather emergency? Make sure all members of your family understand your emergency plan. If you don't have one– DEVELOP ONE NOW! Don't wait until a storm threatens. Monitor weather conditions... HURRICANES DO NOT SNEAK UP ON US. The National Weather Service issues hurricane updates regularly. Follow the instructions of the authorities. If told to evacuate – DO IT. Take our annual storm threats seriously.

### **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.

### **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](http://www.baypinesfcu.org)

### **HOLIDAY CLOSINGS:**

Labor Day, September 1st, 2008



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