

BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

SUMMER 2011

Need a Vehicle? New or Used?

You have the reason...we have the money!

Take advantage of our LOW vehicle rate loan and drive home happy!

**New / Used Vehicles
Rates as LOW as 3.75% APR*
For up to 72 months**

- Get pre-approved and shop for the vehicle you can afford.
- Get the dealer cash rebate
- Get your Best Deal...get the keys and drive home happy!

Dream Vehicle...Nightmare Vehicle Payments?

We may be able to help you cut your loan down to size.

Have a loan at another lender and want to lower your payments?

We can do that!

Come in or call us today and apply today. We'll do the rest.

*Member must meet credit union lending guidelines.
APR=Annual Percentage Rate. Some restrictions may apply.

Vehicles Now On Sale at BPFUCU

If you are in the market for a pre-owned vehicle, please give Mike in the Collection Department a call. Find out what repossessed vehicles we currently have for sale. Hurry, they go fast!

Need A Pre-Owned Vehicle?

*Enterprise Has A Wide
Selection For You!*



Enterprise Car Sale and YOUR Credit Union are working together to provide our members with a wide selection of pre-owned vehicles and a great rate on the loan. Rick Gross is our Account Executive at Enterprise. Please feel free to give him a call at (727) 799-8202 or (727) 324-7912 to discuss the vehicle that interests you. Look for information soon on the special car sale that will be held at the Main Office in August.





Need Summer Fun But...

High Rate Interest Credit Cards Have You On the Run?

Are high rate credit cards eating up your paycheck? Our Visa Credit Card saves you money!

Transfer those high rate cards to a BPFUCU Visa Credit Card and save big bucks!

Rates as LOW as 12.5% APR*

- NO Annual Fee
- NO Cash Advance Fee
- NO Balance Transfer Fee
- NO Over-The-Limit Fee

And our 12.5% APR is NOT an introductory rate. So what are you waiting for? Apply today and get your LOW rate Visa Credit Card BEFORE all the summer fun begins.

Remember...

You can now design your own Visa Credit Card. Make it personal...make it yours!

Also, accumulate CU Rewards, track your total points online and view recent transactions online.

And...have you noticed your Reward points are also listed on your statement? Look at www.CURewards.com or call 1-800-900-6160 to redeem your points

Questions? Call us at (727) 391-7671. We're here to help.

*Member must meet credit union lending guidelines. APR=Annual Percentage Rate. Some restrictions may apply. Balances and purchases on or before July 28th will be protected at the 9.9% APR.

IMPORTANT MEMBER INFORMATION

Joint Owner & Payable Upon Death (Beneficiary)

Please contact Member Services today at (727) 391-9671 option 2, to make sure that your account is protected in the event of your death. We can let you know who you currently have listed on your accounts and can send you the paperwork necessary to make changes. We encourage you to update your accounts by adding a joint owner onto the account or a payable upon death (beneficiary).

Funds Availability Policy Disclosure

Effective July 21, 2011, section 6 of the Funds Availability Policy Disclosure will be changing to reflect the change in Regulation CC. Currently it states: "the first \$100.00 from a deposit or other checks will be available by the first business day after the day of your deposit." This will be changing to: "the first \$200.00 of your deposit will be available by the first business day after the day of your deposit". The example in section six (6) will also be updated to reflect the change from \$100.00 to \$200.00.

Phone Numbers

Make sure we have your home, work and cell phone numbers on file should it be necessary to contact you immediately. For example, if we notice suspicious activity regarding your account.

Email Address

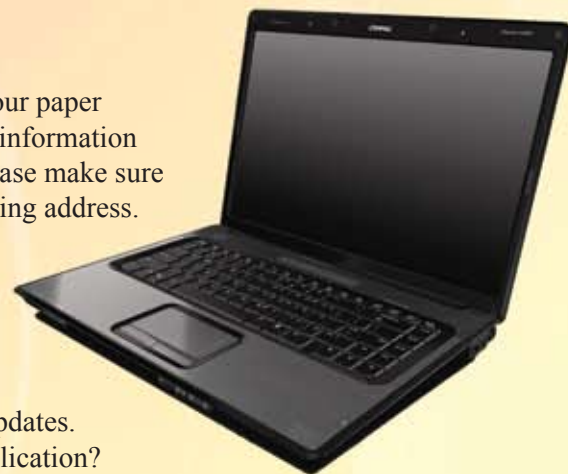
Email addresses are necessary for any electronic communications with the credit union. They are also required to properly receive your E-Statements.

Address

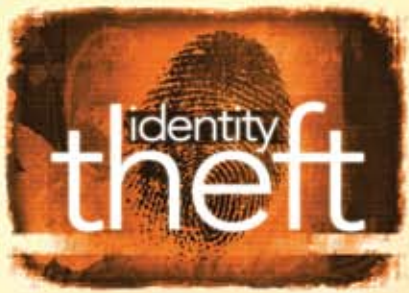
To be certain to receive your paper statements and additional information from the credit union...please make sure we have your correct mailing address.

While Your Surfing....

Check out our website at www.baypinesfcu.org for current credit union information and service updates. Need to submit a loan application? Do it at your convenience...online.



If you have any questions, please call the credit union.



Crooks Are Looking For A New Identity...

Don't Give Them Yours!

It's estimated that over 9 million Americans have their identities stolen each year. These ID thieves use this information to raid the accounts of their victims or to fraudulently obtain loans from financial institutions in the victim's name. Either way, this activity costs the honest citizens of this country billions of dollars a year in lost savings or increased costs passed on by institutions.

How Do Thieves Steal An Identity?

Skilled thieves use a variety of methods, from stealing your purse or wallet, to obtaining unshredded documents out of your trash. They may divert billing statements to another location by completing a change of address form. They also use more hi-tech methods like counterfeit emails and fake phone call "alerting" you to a "problem" with your account that you can rectify by just reestablishing your identity with account numbers, Social Security number or other personal information.

What Can You Do?

- Shred all information containing personal information.
- Select intricate passwords.
- Never give out personal information to an unsolicited email, text, or phone call.
- Verify a source BEFORE sharing information.
- Review statements and credit reports to detect suspicious activity.



Protect Your Assets...

With Credit Disability Insurance.

You're working harder than ever to reach and maintain a comfortable standard of living. Don't let a disabling injury or illness send your financial achievements and goals into a tailspin. Even if you have insurance through your employer, it may not be enough to cover all your household expenses. These employer disability income policies usually provide only 50% - 70% of an insured's income.

Bay Pines Federal Credit Union offers MEMBER'S CHOICE credit disability insurance to help protect you from unexpected income loss due to disability. Credit disability insurance makes your monthly loan payments 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.

Help Your Family Tree Blossom



Make sure those you love grow to their full potential, even during these tough economic times. You can do it by sharing the benefits of membership in Bay Pines Federal Credit Union with your family members.

Did you know that because you are a member of BPFUCU, your immediate family is eligible to join too? They can take advantage of all the benefits of membership you currently enjoy, like low fees, affordable services, low-interest loans and high rates on savings.

Let us help your family tree grow and prosper. Tell your family about the benefits of membership in Bay Pines Federal Credit Union. Tell them to call (727) 391-9671 or (800) 832-1286 today for more information.

It's Hurricane Season

We're Here To Service Our Members



Pre-planning CANNOT be stressed enough. Victims of hurricanes know that having cash on hand can be critical! The time to prepare is BEFORE the storm. The Credit Union may not be operative immediately afterward. There may be no power. The building may be destroyed. Until the ALL CLEAR SIGNAL is given, Police will prohibit travel. Cash withdrawal amounts may be limited, depending on the amount of cash the Credit Union can reasonably have on hand or gain access to. **YOU MUST PREPARE IN ADVANCE.**

When a Watch Is Issued

The Credit Union will extend office hours if reasonably possible. Plan to add cash to your prehurricane checklist. If you don't have an emergency cash fund, get pre-approved now for a Personal Loan.

When a Warning is Issued, The Credit Union Will Close

The Credit Union Will Close when a Warning is issued or when the VAMC, or other hospitals where our branches are located, instruct us that we need to close. While we will re-open to the membership as quickly as possible, our primary concern will be the safety of our employees and their families, and much will rely on the amount of physical damage incurred, the availability of power, telephone and technological communications, etc.

In Summary - Before The Storm: Obtain Cash

Note: Emergency cash withdrawals may be temporarily based on cash supply available and technology limits. Please be prepared. Maintain an ATM/DEBIT Card as a backup only. While some areas may have power, demand will be high and cash deliveries may be limited.

Questions? Call YOUR Credit Union at (727) 391-9671 to answer any questions regarding hurricane procedures. Thank you for your cooperation.

HOLIDAY CLOSINGS

Monday, September 5, 2011 - Labor Day
Monday, October 10, 2011 - Columbus Day

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.

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

