

**BAY PINES**

# Bulletin

**WEATHER**  
It's Always Sunny  
at Bay Pines  
Federal  
Credit Union

VOL. LXXIII

A Monthly Publication of Bay Pines Federal Credit Union

June 2008

## Announcing Our Visa Balance Transfer Special - *Limited Time Only*

NOW through June 30, 2008 you can transfer your credit card balances to your Bay Pines Federal Credit Union VISA Card for the low rate of...

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

Just bring us the credit card statement(s) you wish to transfer and we'll do the rest. If you need to raise your credit line to cover the transfer, you may apply for an increase.



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

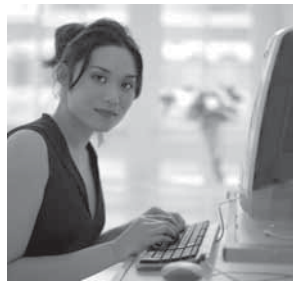
\*Must meet credit union lending guidelines.

## “CONVERSION”

### *Coming Soon...To Your Credit Union*

Starring all of the latest technological breakthroughs, Bay Pines Federal Credit Union brings you our latest computer conversion. It's the story of a timely and necessary upgrade, as the Credit Union strives to improve efficiency and better serve your needs. Directed by a staff of excited employees, “CONVERSION” will feature faster speeds and enhanced services.

The conversion process premieres on August 29, 2008 and will result in the temporary interruption of services through September 1, 2008. There will be limited ATM availability, limited purchase ability with VISA Debit or ATM cards, and the audio response



system and website will be down. After the conversion your Home Banking passwords will be changing. Please collect any account information you require BEFORE August 29, 2008.

While an extravaganza of this magnitude may bring some temporary inconvenience, we know the outcome will be Oscar-worthy.

The curtain opens on our new system on September 2, 2008.

## EXTRA! EXTRA! *Vacation Season Saved.*

Bay Pines Federal Credit Union has found a way to help its members take that well-deserved vacation... even in these tough economic times.



**UP TO \$3500**  
**30 months**

**7.90% APR\***

So pack up your suitcase and grab the whole family for that trip to the theme park. Take your special someone on that romantic getaway. Or, this time, maybe it's just you and the golf clubs or a good book. This special offer is good only for a LIMITED TIME.

So visit or phone our office to apply. OFFER ENDS JULY 15, 2008. You can also apply on the web [www.baypinesfcu.org](http://www.baypinesfcu.org).

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## Worry-Free Travel

Whether it's relaxing in a quiet Tuscan villa, shopping the streets of Paris, or hiking the Outback, Bay Pines Federal Credit Union wants to make your trip worry-free. The last thing any traveler needs is trouble with their Visa, Visa Debit, or ATM Card while abroad.

If you plan on traveling out of the country please let us know. We can help ensure that your cards work overseas just like they do here.

Bon Voyage!

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## Security Update!

Due to required security updates, if your ATM cards have not been used in the past year, they will be deactivated and closed. This does NOT affect VISA or VISA Debit Cards. Please contact Member Services if you have any questions.

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## Bring Your Family To Our Family

Did you know that your entire family could be enjoying the privileges of membership at Bay Pines Federal Credit Union? Well...NOW you do! Your immediate family members, such as your spouse, children, siblings and parents are all eligible for membership in the Credit Union.

Once a member of Bay Pines Federal Credit Union, they can enjoy the benefits of membership for a lifetime.

Call, visit, or email the Credit Union for additional information.

## Fraud Against the Elderly Increasing



Though Bay Pines Federal Credit Union does its best to keep you financially secure with member confidentiality and updated security features on all of its services, it's an unfortunate fact of life that unscrupulous people often target senior citizens in ways we cannot prevent. From a criminal's viewpoint, seniors make better targets. Seniors tend to be more trusting. They often have financial resources that younger people don't. Sometimes health conditions make them more vulnerable.

*To avoid becoming a victim, seniors should keep the following guidelines in mind:*

- Don't give out information over the phone unless YOU initiated the call and are certain who you're speaking with.
- If you feel pressured or uncomfortable, simply hang up.
- If a worker or repairman comes to your door unexpectedly, do not let them in before calling their company to be sure the visit is legitimate.
- Remember, it is not rude to ask questions or request identification.
- Don't be afraid to ask for help if you think you have been a victim of fraud.

**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**  
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)



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