



BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

Summer 2010

Beat-the-Dealer

Rates as Low as 3.75% APR*

Get pre-approved BEFORE your purchase and get a SPECIAL RATE AS LOW AS 3.75% APR*

While you're here we'll help you determine the best possible price on your new or used vehicle.

Be prepared when you go to the dealership. Know all the facts. Know your prices. We have the tools to help you.

So remember - Stop by a branch and get pre-approved BEFORE making your purchase to qualify for a SPECIAL RATE AS LOW AS 3.75% APR*

Already made your purchase? We may still be able to save you money!

* Special Rate applies to PRE-APPROVAL ONLY. Member must meet credit union lending guidelines and qualify for rate. APR = Annual Percentage Rate.

DON'T PAY FOR CREDIT CARD ISSUER'S MISTAKES!



Over the years, many credit card issuers have mismanaged their portfolios and suffered large and unexpected losses. You've seen the news... credit card companies issuing new cards left and right with low teaser rates that eventually rise so high that a customer is unable to repay. Now through higher rates for everyone and skyrocketing fees they expect YOU to make up the difference. Even customers with high credit scores and decades of timely payments are seeing their rates go up and their payments go through the roof. Is this legal... yes it is. But that doesn't make it right!

Say NO to this new form of extortion. Transfer those balances to a Bay Pines Federal Credit Union VISA. We've managed our portfolio wisely. After all, you've never heard of a credit union mailing a credit card to a toddler or a family pet like some competitors have done. We have low fixed rates and reasonable fees. Look closely at your statements, you may be surprised to see changes you weren't even aware of.

Call, stop by or visit our website to apply for a Bay Pines Federal Credit Union VISA today!

Entry

- ✓ Please sign me up to receive my statements electronically

Name _____

Phone _____

Address _____

City, State, Zip _____

Email Address _____

Signature _____

Each form must be completely filled out and received prior to October 15, 2010 to be eligible. Account must be in good standing. Complete conditions available through the credit union.



**GOING EVEN
GREENER...**

Bay Pines Federal Credit Union continues in its effort to GO GREEN by adding E-Statements to its list

of available products, like Online Banking and Online Bill Pay, designed to save members time and money while helping to save the environment. You'll not only reduce paper clutter, you'll help reduce greenhouse gas emissions and conserve the energy that would be used to transport paper statements.

When you choose to replace your paper statements with E-Statements from Bay Pines Federal Credit Union, you will receive an e-mail each month saying your E-Statement is ready to view online.

With E-Statements you'll be able to have immediate access to your account history on any Internet-ready computer. No more shuffling papers to find old statements.

It's easier than ever to make the switch. Simply fill out the entry form above and we'll do the rest. PLUS - YOU COULD WIN A GREAT PRIZE!

**ENTER TO WIN
E-STATEMENT PROMOTION**

*PRIZES INCLUDE: 2 DVD PLAYERS
& MOVIE, SHOPPING & DINING GIFT CARDS
6 Prizes In total, Selected By the Credit Union*

“WHAT DO I HAVE TO DO TO WIN?”

Fill out the form to:

- Sign up to receive E-Statements, and
- Update your email and mailing address, and
- Update your phone numbers

All entries must be received by October 15, 2010. The drawing will be held on International Credit Union Day, October 21, 2010!

To be eligible your account must be in good standing. One prize per household. Employees, members of the board or committee and their families are not eligible.

**Why 186
Million
People
Worldwide
Choose Credit Unions**



On October 21, credit union members worldwide will join together to celebrate International Credit Union Day and this year's theme: Local. Trusted. Serving you.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a member of Bay Pines Federal Credit Union. You are in charge of your money and your credit union.



Bay Pines Federal Credit Union Receives SUPERIOR Rating!

Bauer Financial Inc., a well respected independent agency ranking credit unions and banks in the United States has awarded Bay Pines Federal Credit Union its highest rating of 5 Stars through the end of 2009. Criteria used to determine rating include capital ratio, profitability, loan delinquency, investment portfolio, liquidity and more. To put it in perspective, less than 5% of the state's banks performed at this level. Just more proof that saving and borrowing from Bay Pines Federal Credit Union is...SAFE, SOUND & SECURE... NOW AND IN THE FUTURE!

You're In...Are They?

Enjoy The Benefits Of Family Membership



Your membership does more than give you access to the market's best financial products and services. It also gives your immediate family the same opportunity! If you're loved ones are looking to make a switch, or haven't yet established a financial relationship, introduce them to Bay Pines Federal Credit Union and we'll be happy to serve them.

Free Checking - Free Online Banking - Free Bill Pay - Low Rate Loans - Low Rate VISA - and more! All the benefits you currently enjoy!

Most family members are unaware that they qualify for membership... Let them know...They'll thank you later!

Welcome To Our Newest SEG!

Pinellas County Veterans Liaison Council

We want to take this opportunity to welcome the Pinellas County Veterans Liaison Council to our family of Select Employee Groups, now eligible for membership in our Credit Union. The Pinellas County Veterans Liaison Council is a non-profit organization dedicated to promoting and enhancing mutual betterment of its member organizations. Membership in the PCVLC is open to all constituted and recognized veteran organizations.

We at Bay Pines Federal Credit Union honor your service to our country and welcome you to our family. You have served us... Now we are here to serve YOU!

**COMING
SOON...**

Infolink

Watch for the introduction of Infolink - where you'll not only be able to access, manage and pay your BPFUCU VISA account, but soon you'll be able to sign up for E-statements, design your own card and qualify for CU Reward Points!

Regulation E Overdraft Services

In the last newsletter we included an insert, "New Overdraft Rules for Debit & ATM Cards." We included it as an educational piece for our members to know about upcoming regulatory changes.

We at Bay Pines Federal Credit Union have always encouraged our members to be financially responsible with their accounts. We have not allowed our members to over-extend their credit with loans and feel that it is the best approach for us to take with the new rules regarding ATM and debit card transactions.

The policy of Bay Pines Federal Credit Union as of July 1, 2010 will be to decline Debit & ATM transactions that would overdraft your account. For approved transactions, we will hold the authorized amount of your transaction until the transaction clears your account or the hold elapses. Knowing that mistakes can be made, if a transaction is authorized that would put your account into the negative we may pay the amount from another account that you have here and charge the share transfer fee of up to \$20.00. If there is a technical issue where the system is down, we may allow the transaction to post and overdraw you account, but not charge a fee.

The new rules do not cover checks, automatic bill payments or recurring debit card transactions (such as a gym membership) that you have set up. If your account is overdrawn by one of these, non-sufficient funds fees and charges will still apply.

We will re-evaluate our position on this after a couple of months to make sure that our decision is the best for our members and for the credit union.

Fee Changes

Please review the enclosed notice of fee changes. Bay Pines Federal Credit Union strives to keep fees as low as possible, but new regulations have required that some be updated.

Receipts

Please note that Bay Pines Federal Credit Union will no longer mail a receipt to members that are sending in transactions by mail, making them by night drop or phone payments. These transactions can be verified through online banking or the Audio Response system.

HOLIDAY CLOSINGS

Labor Day, Monday, September 6, 2010

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

