

**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

March, 2009

## BAY PINES DOUBLES THE SAVINGS...

*Low Rates for Transfers AND Purchases!*

### 6.99% APR\*

That's right! Not only can you transfer those high-rate credit card balances from other lenders to your BPFUC VISA Credit Card and save money... You can also make those much needed purchases at the same low rate of 6.99% APR\*. And the rate will stay 6.99% APR\* until the balance is paid in full!

*We know times are tough. That's why Bay Pines is helping in TWO ways.*

- Look carefully at your credit card statements from other lenders. If you are paying 7% or more, we can save you money. Transfer those balances to your

Bay Pines Federal Credit Union Visa Card and keep more money in your pocket.

- You're being cautious with your spending. That's the right thing to do. But a broken appliance or car in need of repair won't wait for the economy to improve. Don't throw yourself at the mercy of high-rate credit cards or store plans with outrageous interest charges.

Use your BPFUC Visa Credit Card between now and June 30, 2009 and get the low rate of 6.99% APR\*



*Already at your BPFUC VISA Card limit? Let's talk about it.*

*Don't have a BPFUC VISA Card? Apply Today! Call or stop by the Credit Union.*

**HURRY! THIS OFFER ENDS  
JUNE 30, 2009.**

\* APR = Annual Percentage Rate. Subject to credit approval. Rate subject to change upon default.

## RISK-FREE RETIREMENT SAVINGS!

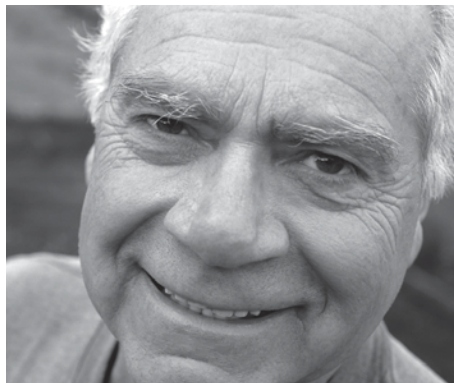
*And it's not too late to contribute for 2008!*

It's not too late to open or contribute to your Traditional or Roth IRA and get a tax advantage for 2008. The maximum contribution for IRA's is \$5,000 for the tax years 2008 and 2009. \$6,000 for those 50 and older.

Please see your tax advisor to determine deductibility. All deposits insured by the National Credit Union Share Insurance Fund, a U.S. Government Agency.

**Traditional IRA** - Earnings grow tax-deferred until withdrawal and certain tax deductions may apply.

**Roth IRA** - A non-deductible IRA with many special tax and withdrawal advantages.



Live the life you want tomorrow, by saving right today. For more information call or stop by the Credit Union.

## "MAMA MIA" STILL A WINNER!

*Bay Pines mortgage product hits all the right notes!*

BPFUC's MAMA MIA, or Mortgage Application Modification Agreement – Mortgage Interest Adjustment Loan, can be used to combine your first and second mortgages. This is a fixed-rate loan that can be financed up to 30 years. Consolidate your bills and lower your monthly payments with a BPFUC MAMA-MIA loan.

Call our Loan Department for details and rates!

\*Subject to Credit Union lending guidelines.



Invest in America is an exciting program that allows our members that purchase a GM or Chrysler product to save money in TWO ways!

First, all eligible members can get a great discount on a new GM or Chrysler vehicle.

Second, when they finance their new vehicle with Bay Pines Federal Credit Union, they get extra savings thanks to our low loan rates. While the individual automakers' offers vary, the process to obtain a discount is similar.

Members should visit the website www.LoveMyCreditUnion.org. There you can link to your preferred automaker and be walked through the process.

Get pre-approved at BPFUCU and save time AND money! Call a Loan Officer for additional information or assistance.

## MY CAR IS FINE...

*It's the payments that hurt!*

You're happy with your vehicle. It's the loan from the dealership that you're unhappy with. A loan with a rate that sent your payments over what they promised...and over your budget.

Bring that loan from another lender to Bay Pines Federal Credit Union and let us save you money with our low loan rates. Now is not the time to be paying higher interest rates than necessary.

Now is the time to get the low interest rate you deserve. Now is the time to bring your loan to Bay Pines Federal Credit Union.

Review your loan papers and compare the rate you're currently paying with the low rates offered by your Credit Union. Call or stop by today to discuss your potential savings with a loan officer.

## GET YOUR TAX REFUND FASTER... with Direct Deposit!

Do you need to have that tax refund as quickly as possible? When you file, whether it's by mail or online, be sure to indicate that you want the refund direct deposited into your BPFUCU account.

All you need is your account number and the Credit Union's routing number, which is 263177563. Your refund will be in your account in far less time than it takes for a check to arrive. Call or stop by if you have any questions.

## HERE NOW... HERE TOMORROW!

*Bay Pines Federal Credit Union positioned for success.*

As a whole, the credit union industry remains vital and strong, with membership growing to nearly 88 million members in federally insured credit unions, and, in contradiction to recent trends, savings outpaced lending with a substantial growth rate. At Bay Pines Federal Credit Union, our conservative attitudes in setting our lending policies have served us well. Our priorities have focused on the health of the Credit Union as well as our members' financial wellbeing, as opposed to maximizing the profits of shareholders or paying out exorbitant bonuses.

*In response to the brewing economic crisis, Bay Pines Federal Credit Union reached out to the membership in 2008:*

- Our computer system was upgraded in order to give you improved service.
- We offered a "Green" discount for members purchasing a Hybrid vehicle.
- Our VISA balance transfer promotion, saving members lots of money was extended to June 30, 2009 AND EXPANDED to include purchases. BOTH at a low 6.99% APR\*.
- We kept auto loan money available while other financial institutions put on the squeeze.

Remember... Your Credit Union is Safe, Strong, and Insured. Make us your primary financial institution. We won't let you down.

**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*

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

### ANNOUNCING BAY PINES FEDERAL CREDIT UNION'S ANNUAL MEETING

April 15, 2009 at 2:00 p.m. in the Lobby of the Credit Union's Main Office

*Anyone wishing to volunteer for a committee or board position, please contact Anthony Dominick at the Credit Union by April 1, 2009.*



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