

BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

3rd Quarter 2008

BUY GREEN!

Live Green!

Let's Do Our Part

Your Credit Union remains committed to assisting its members that make eco-friendly purchases.

Whether it's a new high-efficiency air conditioning system, solar hot water heater, or simply upgrading your home's insulation, Bay Pines Federal Credit Union is here to help.

With numerous options and payment plans at their disposal, your Loan Officer will guide you through the process and assist you in selecting the plan that's right for you.

Just as important as protecting the environment is protecting ourselves FROM the environment.

Mother Nature throws a lot our way in the Tampa Bay area, and we at Bay Pines Federal Credit Union want to help our members make improvements that will not only save them money, but may save their lives. So if your home needs storm shutters, a generator, or other hurricane updates, see a Loan Officer today.

www.baypinesfcu.org • (727) 391-9671 • (800) 832-1286 • Fax (727) 392-0786

THANK YOU!!

The Staff of Bay Pines wants to thank you for your patience and understanding during our recent Computer Conversion.

We realize there was some confusion and inconvenience experienced by members and that not all enhancements and upgrades initially operated at 100%. Adjustments have been made, and now, as is necessary with any new system, the Staff and Membership are becoming accustomed to the new procedures. We are here to answer any questions. If you can't reach us by phone, please leave us a message, we will return your call with any explanation you require.



Home Banking...

Please Note These Changes:

Your User ID has remained the same. However your password has temporarily been changed to the first four letters of your last name in CAPS, followed by the last two digits of the Primary Account Holder's Social Security Number. Once logged in you will be given a set of questions to answer. Please answer only one or two, as these questions will be rotated and asked every time you log on. You will be able to change your password by going to "Member Options" and "Account Access Password".

E-Statements

Due to the Credit Union's change in computer systems, the older e-statements are no longer available online. To meet our responsibility to the membership, paper statements were mailed out to all members in August. Going forward, you will be able to view current e-statements.

Important Notice...

About Your Bay Pines ATM Card



Due to a processing error at the card producing plant, the new ATM card you recently received was not properly encoded with the expiration date and security enhancement. You will be receiving a replacement card in the mail.

Please destroy your old card and begin using the replacement card with your existing PIN number.

If you have any questions please call Bay Pines Federal Credit Union at 727-391-9671 and press option 2 for Member Services.

Money Link...

(Our Audio Response System)



Only the wording has changed. You can still call (727) 399-1853 and access the Audio Response System as before, using your account number and the last four of the Primary Account Holder's Social Security Number.

Green Home Checklist

How do you know if your home, or one you are looking to purchase, is truly a green home?

Where do you begin to look? This checklist will get you started, and help ensure your home is healthier, costs less to operate, and has a reduced environmental impact.

Location: New homes must not be built on environmentally sensitive sites like wetlands or endangered species habitats. The greenest developments are “in-fill” properties like former parking lots, rail yards, shopping malls, or factories. Your home should be within easy walking distance of public transportation, parks, schools, and stores.

Use your bicycle – it’s healthier for you and the environment.

Size: Let’s face it, even when comparing green homes, a larger home consumes more natural resources than a smaller one.

Green building materials: A green home should be constructed or renovated with healthy, nontoxic building materials, like low and zero VOC (volatile organic compound) paints and sealants, and materials like strawboard for the sub-flooring. Renewable wood-based materials like bamboo are available.

Insulation: Increase insulation with a non-toxic material. This is an easy fix that brings immediate results.

Windows and Doors: Seal openings to avoid loss of heat or air conditioning. Replacement windows and exterior doors should have ENERGY STAR ratings.

Appliances: Energy efficient lighting, cooling, heating and water heaters. Should also have ENERGY STAR ratings. The list is endless. Your local home supply store has additional information and guidance.

Need Cash for the Holidays?

Bay Pines Can Help...



**Borrow up to
\$2,500
at 10.90% APR
for up to 14 months.**

Many members are understandably cutting back on holiday expenditures this year. But if even after the trimming you still find yourself a little short...call the Loan Department at Bay Pines.

Let us help make your celebration a joyous one, with a sensible, low-rate loan from your Credit Union.

*Must meet Credit Union lending guidelines.

Last Chance!!

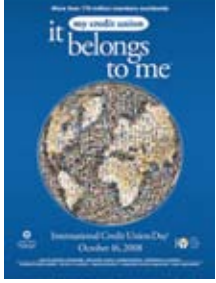


**6.99% APR
Balance Transfer
Special Ends
November 15, 2008**

This is your last opportunity to take advantage of our 6.99% APR balance transfer special. With the current economic situation doesn't it make sense to transfer the balances of your credit cards with higher or changing rates to your Bay Pines Federal Credit Union VISA Card. Balances transferred will keep the 6.99% APR until paid in full.

Already near your limit on your Bay Pines FCU VISA? Apply for an increase!

Don't have a Bay Pines FCU VISA? Apply now!



My Credit Union...

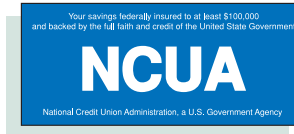
It Belongs To Me

**International Credit Union Day
October 16, 2008**

More than 170 million credit union members worldwide can make that statement. But what does it mean?

It means you own your credit union. We exist only to serve you, not stockholders or a parent company on Wall Street. Let your family, friends, and co-workers know... Bay Pines Federal Credit Union can belong to them too!

Safe...Sound...Secure... *And Insured!*



Be assured that your money is safe and secure at Bay Pines Federal Credit Union, despite the country's current economic woes. Your Credit Union will not need a "bailout" to continue to serve its members. Responsible loan underwriting and strict oversight by management means BPFUCU can continue to provide full services while other financial institutions shut down or cut back.

Your shares are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration. The NCUA is an independent agency of the United States Government. Each account is insured up to \$100,000 (up to \$250,000 for IRAs). Talk to a Member Services Representative about how you can set up your accounts for maximum protection.

NOT ONE PENNY OF INSURED SAVINGS HAS EVER BEEN LOST BY A MEMBER OF A FEDERALLY INSURED CREDIT UNION!

HOLIDAY CLOSINGS

Veteran's Day observed Tuesday, November 11, 2008
Thanksgiving - Thursday, November 27, 2008
Christmas - Thursday, December 25, 2008
New Year's Day - Thursday, January 1, 2009
Martin Luther King Jr. Day Monday, January 19, 2009

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



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