



BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

Fall 2011



Shake It Up A Bit This Holiday Season...

*With A Loan From
Bay Pines Federal Credit Union!*

The holidays are almost here! This year, why not put a little jingle in your pocket and use it to make someone's holiday just a little bit brighter. Whether it's a new table saw for the workshop or new stainless steel appliance for the kitchen... we can help make it happen. Been eyeing that new 55" 3D High Definition TV for the family room? Have it in time for Christmas movies and the Super Bowl. We'll make repayment easy... with low rates, generous terms, and reasonable monthly payments.

Let BPFUC help make this upcoming holiday a special one for you and your family. Call or stop by the office for more details.

* Member must meet credit union lending guidelines. APR = Annual Percentage Rate.

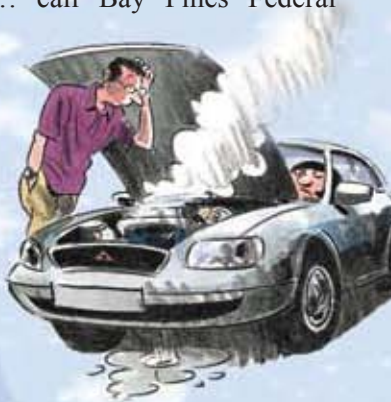
Can't Put It Off Any Longer?

We know that in today's economy you've tried to squeeze every mile possible out of your current vehicle. But there comes a time when enough is enough. If you've reached that point... call Bay Pines Federal Credit Union before you hit the dealerships. We'll give you advice on getting the best price possible as well as the lowest rates.

**New / Used Vehicle Rates
As Low As 3.75% APR*
For Up To 60 Months**

Call or stop by the office today for more information.

Already replaced your old vehicle but financed elsewhere?
WE CAN STILL HELP! Just bring your paperwork to the office and speak to a Loan Officer.



Want Some Extra Cash For NEXT Christmas?

Join The Club!

Open a Bay Pines Federal Credit Union Christmas Club and make next Christmas the best holiday ever! Join the ranks of Bay Pines members that pick up their Christmas Club savings just in time for the holidays. By saving a little at a time you'll hardly miss the money, but it sure adds up. Just contact a Member Service Representative and they will answer all of your questions. Soon you'll be on your way to stuffing your stockings next Christmas.

Enterprise Car Sales Delivers Great Value and Service

Located at 17335 US Hwy 19N in Clearwater, Enterprise Car Sales is part of Enterprise Holdings, a family-owned company that has the world's largest fleet of passenger vehicles, more than 1 million cars and trucks. Through Bay Pines Federal Credit Union's partnership with Enterprise, members get both a great price and great service from a reputable used car dealer, which is crucial in today's tight economy.

Enterprise Car Sales has worked with credit unions for more than 30 years, providing them an unprecedented level of service and sharing a commitment to local communities where they do business.

Enterprise has been offering no-haggle pricing on great quality late model used cars since 1962. With more than 140 locations and more than 7,000 vehicles in stock nationwide, including 120 makes and models, Enterprise offers a guaranteed seven-day or 1,000-mile repurchase policy – no questions asked. Every used car from Enterprise is required to pass a rigorous 109-point inspection by an ASE-certified technician and comes with a 12 month/12,000 mile Limited Powertrain Warranty and roadside assistance for one year.

For more information to help you get more mileage on a great quality used car, go to www.cuautodeals.com.

Free E-Statements! Safer... Greener

E-Statements are simple and FREE!

Don't wait for your paper copy to arrive in the mail, or worse yet, leave it out in the mailbox for days on end. With e-statements you will have your statement available to you, over the internet, by the 5th of each month. You will be notified by e-mail when your statement is ready. Simply go to our e-statement link and retrieve it. The statement will look exactly like the paper statement you now receive.

- Faster - available on the 5th of each month.
- Convenient - download for future reference.
- Greener - saves paper.
- Private - no prying eyes opening your mail.

Save time... Reduce your paperwork...
Give e-statements a try!

TreasuryDirect®

U.S. Savings Bonds are going paperless! No more paper savings bonds will be issued through financial institutions or mail-in orders after Dec. 31, 2011. Buy and manage savings bonds electronically through TreasuryDirect, www.treasurydirect.gov.

Frequently Asked Questions:

1. What changes are happening to the way U.S. Savings Bonds are sold?

Paper Series EE and I Savings Bonds will no longer be sold through financial institutions or mail-in orders after December 31, 2011. Savings bonds aren't going away, though. You can purchase electronic savings bonds online through TreasuryDirect at www.treasurydirect.gov.

2. Why is the U.S. Department of the Treasury ending sales of paper savings bonds?

Ending sales of paper savings bonds will save taxpayers an estimated \$70 million over the next five years. In addition, unlike paper savings bonds, electronic savings bonds aren't easily lost or misplaced. And with TreasuryDirect, you can manage your savings securely online, anytime.

3. I already have paper savings bonds. What will happen to them?

Existing paper savings bonds are valid issues of the Treasury Department and will earn interest for 30 years from the issue date or until redeemed. You can redeem paper bonds at most local financial institutions. You also can convert your paper savings bonds to electronic savings bonds in TreasuryDirect using a program called SmartExchange. There's no charge to convert paper bonds. No interest earned will be lost, and the bonds will keep their original issue dates and current interest rate terms.

4. How can I learn more about electronic savings bonds, Treasury securities, or TreasuryDirect?

Visit www.treasurydirect.gov for more information.

This information we are passing along to you from the TreasuryDirect website. If you have any questions, we encourage you to visit their website for more information.

Protect Your Credit!

Don't forget to sign up for Member's Choice credit disability insurance when you take out a loan at BPFUCU. If a sudden illness or injury occurs, Member's Choice disability insurance will make your monthly loan payment for you. Even if you currently have disability insurance through your employer, it usually pays only 50% - 70% of an insured's income. Don't let your hard-earned credit rating disappear during what will already be a stressful point in your life. Protect yourself, and your family, with Member's Choice credit disability insurance. Just ask your loan officer for information.

International Credit Union Day OCTOBER 20, 2011

Credit Unions Build a Better World

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011 join credit union members around the globe in celebrating International Credit Union Day and experience the credit union difference. This holiday season, share the gift of membership with your family and coworkers!

Bring a family member or coworker into a branch to open an account and each of you will receive a \$10.00 gift card if their account is still open after 6 months. Both accounts must be in good standing to qualify.

*Apply for, and complete a loan with BPFUCU
and you will receive a \$10.00 gift card.*

Safe Deposit Boxes

Protect Your Valuables!

Bay Pines Federal Credit Union offers safe deposit boxes at a low annual fee. Reserve yours today. You'll feel better knowing that your valuables are safe and secure.
3"x5" = \$20.00 3"x10" = \$40.00 5"x10" = \$55.00 10"x10" = \$75.00
All sizes require a \$25.00 key deposit.



2011 Visa Pebble Beach Sweepstakes

Bay Pines Federal Credit Union has enrolled in the Visa Pebble Beach Sweepstakes that is being sponsored by VISA and PSCU-FS. Both our Visa credit card and Visa Debit cardholders are eligible. Every time you swipe your card and sign for a purchase between October 1, 2011 and November 30, 2011, you are entered into the drawing to win.

The Grand Prize is:

- 4 day, 3 night trip for two at the Lodge at Pebble Beach, California.
- Roundtrip airfare and local transportation for two.
- One round of golf for two at Pebble Beach Lakes.
- One round of golf for two at Spyglass Hill Golf Course.
- \$600 Resort credit (good anywhere on the resort e.g. restaurants, spas and retail)

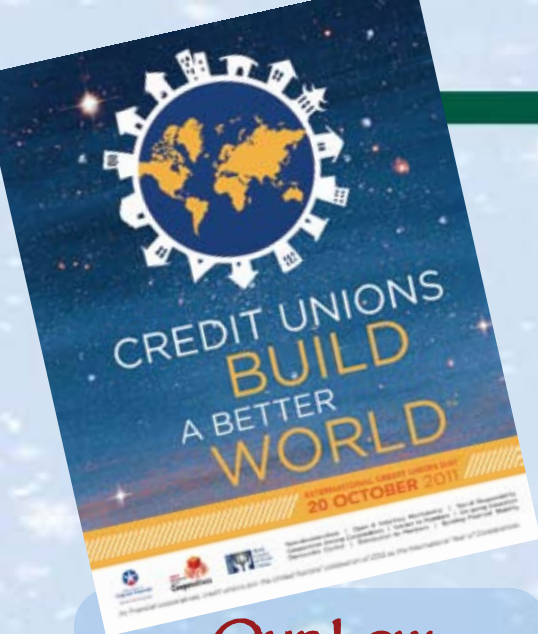
Three First Place Prizes:

- HD Flip cameras

Five Second Place Prizes:

- \$100 Visa Gift Cards

Good Luck, and remember... all you have to do is swipe your BPFUCU Visa or Debit Card, sign for your purchase, and you are automatically entered to win.



Our Low Platinum Visa Rates Are NOT Introductory!

Ever been lured into opening a credit card account by what you thought was a low rate, only to see it change dramatically almost overnight? Not at BPFUCU. Our rates start out low and STAY low!

Rates as Low as

12.5% APR*

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

What are you waiting for? Apply today and have your new BPFUCU Platinum Visa Card just in time for the holidays.

Want More?

You can now design your own card. Make it personal...make it yours!

You will also accumulate CU Rewards points. Track them online and redeem your points for great prizes!

Call or stop by a branch office for more information

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



Give The Gift Of A Lifetime...

Membership in Bay Pines Federal Credit Union!

You've enjoyed the benefits of membership, like low fees, affordable services, low interest rates on loans and high rates of return on savings. Now you can share those benefits with those you love.

Please allow us the opportunity to serve your family members as we have served you. Help us grow in order to offer you even more products and services in the future while giving your loved ones a gift that will last a lifetime. *They'll be glad you did! And so will we.*

Bay Pines Federal Credit Union... *Safe Harbor in Financial Storms*

You can be assured of the safety and stability of your credit union and your accounts here. Your BPFCU accounts are always insured to at least \$250,000, backed by the National Credit Union Administration (NCUA). Federal Insurance protects your money in credit union savings, checking, money market, share certificates, and retirement accounts.

Whether you'd like to review loans held elsewhere to see about refinancing at better terms, or find out about savings plans that will help you attain your goals... We're here to help. BPFCU has already helped many members during the current economic downturn.

Because BPFCU is a financial cooperative, owned by you and other members, you are the beneficiary of lower rates on loans and higher rates on savings. National studies have shown that credit union member households, on average, are about \$154 a year ahead of other consumers.

Our Credit Union - YOUR Credit Union - Is strong when our members are strong. Together, we can make port safely even when the economy is in rough seas.

HOLIDAY CLOSINGS

- Columbus Day - Monday, October 10, 2011
- Veteran's Day - Friday, November 11, 2011
- Thanksgiving Day - Thursday, November 24, 2011
- Christmas - Monday, December 26, 2011
- New Year's - Monday, January 2, 2012
- Martin Luther King Jr. Day - Monday, January 16, 2012

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

