



BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

FALL 2010

Deliver Holiday Smiles!



With a BPFUC Holiday Loan

You work hard all year long to make ends meet, but when the holidays come around you may find yourself short on cash to do things for the people you care about. Don't run up the balances on your high interest rate credit cards and regret it later. Let BPFUC help you deliver holiday smiles!

**Borrow up to \$2500.00
At A Low 10.9% APR*
For Up To 24 Months**

The sensible solution for your extra shopping, dining, celebrations and entertainment. Contact us for a worry-free holiday-to-remember.

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



*Special Pre-Approved
Vehicle Rates End
November 15, 2010
ACT NOW!*

**RATES AS LOW AS
3.75% APR***

Don't miss out on this LOW LOW RATE! Get pre-approved before your purchase. We can also help you make the best possible deal on your new or used vehicle. Shop stress-free, armed with the knowledge you need to make a smart decision.

We also have GAP and Mechanical Breakdown Insurance available at prices that blow away the dealership!

Already purchased and financed elsewhere?

We may still be able to save you money!

**Call (727) 391-9671 or stop by a
branch today.**

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

International Credit Union Day October 21, 2010

LOCAL. TRUSTED. SERVING YOU.
Experience the Credit Union difference.

Why do 186 million people worldwide choose a credit union? Community commitment and trustworthy member service are among the many reasons. Combine that with the credit union philosophy of people before profits and it's no surprise that credit unions are the popular choice. On October 21st, BPFCU will join 54,000 credit unions from 97 countries and their 186 million members around the world to celebrate International Credit Union Day. Experience the credit union difference.



Stop by a branch to help us celebrate! There will be coffee, donuts etc... (while supplies last) We'll also be holding the drawing for our e-statement promotion and awarding prizes that include 2 DVD Players and Movie, Shopping & Dining Gift Cards. Six Prizes in total.

Last day to enter is October 15, by simply by signing up for e-statements (see entry form below).

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.

Superbowl Sweepstakes Kickoff!

Bay Pines Federal Credit Union members that use their BPFCU VISA or Debit Cards between September 1, 2010 and November 30, 2010 will automatically be entered into the VISA NFL Super Bowl Sweepstakes!

GRAND PRIZE:

*A Trip to the 2011 Super Bowl in
Dallas, Texas on February 6, 2011.*



Including:

- Tickets to the game and NFL tailgate party
- 5 day/4 nights hotel package
- Airfare to Dallas
- Lunch or Dinner with an NFL player
- \$500 VISA Gift Card

This Grand Prize is valued at approximately \$9,200! You will be entered EVERY TIME you use your BPFCU VISA or Debit Card between September 1, 2010 and November 30, 2010.

*Three Second Place winners will each win a
52" Bravia HDTV.*

*Five Third Place winners will each receive a
\$100 VISA Gift Card.*

Also Coming Soon...

Open Financial Exchange (OFX)

A new feature to be offered by Bay Pines Federal Credit Union designed to enhance your Online Banking experience. Open Financial Exchange (OFX) is the new industry standard for Online Banking, streamlining the delivery of transactions between financial institutions.

Soon you will be able to download account information in the OFX format, making the information compatible with Quicken, Mint.com, Moneydance, GnuCash, HomeBank, iWork and more.

Last Chance to Enter!

E-Statement Promotion ends October 15th

**PRIZES INCLUDE:
2 DVD PLAYERS & MOVIE, SHOPPING
& DINING GIFT CARDS**

6 Prizes in total, Selected by the Credit Union

Don't miss your chance to win! Simply sign up to receive E-Statements, update your email and mailing address, and update your phone numbers. (See Entry on page 3).

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.

Increased Deposit Insurance Coverage Made Permanent

The Dodd-Frank Wall Street Reform and Consumer Protection Act of July 2010 has made the increased deposit insurance amount of \$250,000 permanent. This means your deposits will continue to be protected up to \$250,000 per account, and insures that your Credit Union stays a safe and secure environment for your funds.

Remember...not ONE PENNY of insured savings has ever been lost by a member of a federally-insured credit union.

Holiday

Columbus Day, Monday, October 11, 2010

Veterans Day, Thursday, November 11, 2010

Thanksgiving, Thursday, November 25, 2010

(We will close at 1 PM on Friday, November 26, 2010)

Christmas Eve, Friday, December 24, 2010 - close at 1 PM

New Years Eve, Friday, December 31, 2010 - close at 1 PM

Martin Luther King Jr. Day, Monday, January 17, 2011

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

