

# BAY PINES

# Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

Winter 2010

## Financial Resolutions for 2010

The New Year has arrived. We at Bay Pines Federal Credit Union wish you and your family all the best in the coming year. And while some may take a moment to look back on 2009 with fear, trepidation, or relief... now is the time to look ahead. It's time to make those annual resolutions. While exercising more, quitting smoking, or eating better are great goals, why not resolve to improve your financial health while you're at it. Here are a few timely suggestions:

**Resolution #1:** I will not be afraid. Our economy is cyclical. Some economist feel we have already turned the corner, others... not so sure. But either way, don't let the current downturn frighten you into making financial moves that only hurt in the long run. Look at the big picture.

**Resolution #2:** I will live within my means. We've all heard it before. But the ads are always telling us we need the latest gadget, or a new this or a new that. That's their job. But take a deep breath. Do you need to take a vacation cruise to Bali this year? Or would a week on a secluded, previously unvisited Florida beach recharge your batteries just as well? Resist the temptation to keep up with the Joneses. Keep a budget. Track where the money goes. You'll be surprised.

**Resolution #3:** I will know where I stand. Open those 401(k) statements. Track your investments. Take a close look at what you owe on loans and credit cards. If they are with Bay Pines Federal Credit Union, you're already enjoying low rates. If not, can the Credit Union refinance or combine them to save you money? Knowing exactly where you stand makes it much easier to make effective plans for the future.

**Resolution #4:** I will save some money. Many experts recommend an emergency fund equal to three to six months of expenses. Some recommend even more. A cushion is especially crucial when times are tough. Do whatever it takes to save on a regular basis, even if you start with just \$10 or \$25 a week. It adds up.

If you would like some help getting your finances in order, remember that you can call on Bay Pines Federal Credit Union. We can assist you in starting that emergency fund, saving for retirement, or refinancing those high-rate loans. *Call or stop in today!*



## DEALER AUTO LOANS A LITTLE HARD TO SWALLOW?

*We offer fast, over-the-counter relief!*

(Side effects may include euphoria, tranquility and bliss.)



These days, shopping for a new or pre-owned vehicle is enough to make anyone experience headaches, dizziness, and sharp pain. Dealer and Bank auto loan rates just add to your nausea and discomfort.

It's nice to know where you can find relief. No, it's not another pill - but it's definitely fast acting. We're talking about a Bay Pines Federal Credit Union Auto Loan. With our low rates the cure is bumper to bumper, meaning that in addition to a low-rate loan, our economical GAP and Mechanical Breakdown Insurances are also available.

One treatment ( a visit or call to BPFUCU ) is all it takes. Best of all- you can still drive and operate heavy machinery without fear... in fact we encourage it- at least the driving part.

Stop by or call us today! Get relief now!

*75th Anniversary*

*Celebrating  
Our Past...  
Embracing  
Our Future!*



Celebrate this significant milestone  
with us on  
**MARCH 5, 2010**

Coffee \* Donuts \* **PRIZES!**

**PRIZES INCLUDE:**  
2 DVD Players & Movies  
Shopping, Dining Gift Cards

**SEE YOU HERE!**

**Speed Up Your  
Tax Refund!**

Don't wait for your refund to arrive in the mail. Simply request Direct Deposit when you complete your tax forms and your refund will be sent electronically to your BPFUCU account, usually in half the time. Fill out the Direct Deposit line on your 1040, 1040A, or 1040EZ. Be sure to include your account number and our routing and transit number: 263177563.

If you have any questions, call or stop by the Credit Union.



**IF YOUR RETIREMENT PLAN  
CONSISTS OF PICKING SIX  
NUMBERS AND CROSSING  
YOUR FINGERS...**

*It's time to open a Bay Pines Federal  
Credit Union IRA!*

Don't leave your future to chance. Don't leave your future to the mercy of a bunch of bouncing ping-pong balls. You're working hard and becoming accustomed to your lifestyle. Do you really want it to drastically change once your working days are over? Wouldn't you rather have an even better lifestyle than you have today? IT CAN HAPPEN! You just need to lay a proper foundation that you can build upon. Pick any Bay Pines Federal Credit Union Individual Retirement Account (IRA) and you're off to a great start.

IRA's are more flexible than they've ever been before. They're no longer considered strictly retirement savings tools because they can help you pay for college, a first-time home purchase and more.

**AND THERE'S STILL TIME TO SAVE  
ON YOUR 2009 TAXES!**

The Lottery is a game, not a game plan. Live the life you want tomorrow, by saving right today.

For more information please call or stop by the Credit Union today.

**DEPOSIT MONEY AT  
186,000 MILES  
PER SECOND.**

*The Joys of Direct Deposit.*

Now that the holidays are over, we have all the time in the world. YEAH RIGHT. Who ever has free time anymore? Thankfully, Bay Pines Federal Credit Union can save you a big chunk of time thanks to the benefits of our free Direct Deposit program.

You can bypass mailing or bringing your paycheck or Social Security check to the Credit Union, and enjoy an immediate, painless deposit. Your check will be electronically deposited into your primary savings or checking account where it is ready to be accessed. Save time. Save gas. It's perfect for members with better things to do than lick envelopes or stand in line.

Want to speed up your IRS refund? You can also have your IRS refund direct deposited into your account as well. Taxpayers who request a refund via direct deposit typically receive it in about half the time.

**Simple. Safe. Convenient. Call or stop by the Credit Union today!**

## Mechanical Breakdown Insurance (MBI)



*Valuable coverage for your new or pre-owned vehicle.*

After spending time and money finding the right car for you, Mechanical Breakdown Insurance (MBI) gives you peace of mind in knowing unexpected auto repairs won't destroy your monthly budget. If you're like most consumers, you're keeping your cars longer, and we all know that most major repairs seem to magically occur as soon as the manufacturer's warranty expires. MBI is like extending the manufacturer's warranty - only better! Available on both new and used vehicles, it can be financed as part of your BPFUCU auto loan.

With several levels of coverage available, you're sure to find the plan that works for you and your vehicle. If your car breaks down, you get to choose where to have it repaired, and our MBI coverage is usually less expensive than dealership extended warranties. And the best part? The coverage is completely transferable; you can add that value when you resell your car.

### Benefits include:

- Worry-free protection against unexpected repairs.
- A choice of coverages.
- A choice of deductible amounts.
- Fast, experienced, professional claims administration.
- 24-hour roadside assistance.
- Car rental benefits.
- Trip interruption benefits.
- Tire coverage.
- And more...

Call or stop by the Credit Union for more information.

## Ease Those Post Holiday Tensions



Let's face it. It's hard to relax and find inner-peace when the outer-you is buried in high-interest rate debt. Yoga and candles won't help, but consolidating those bills just might. Give us the opportunity to make those high-rate credit card and department store bills disappear. Some people find bliss in nature, others find it by saving money. If you'd rather have the extra cash, start with us. Call or stop by your Credit Union today.

## Let's Talk.

*We're always willing to listen.*



If recent turn-of-events have put you in a financial bind, don't wait until it gets out of hand. Call us to talk it over at (727) 391-9671. We'll work with you to find a solution before your situation gets any worse.

By the way, even if you don't have a loan with us, but feel overwhelmed with debt or other financial difficulties, give us a call. We'll listen.

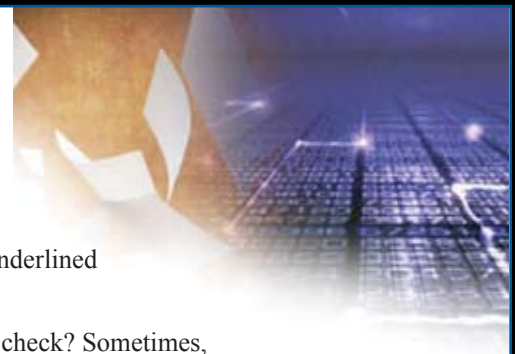
## Check Imaging Coming Soon!

*See Check Copies Online.*

We are please to announce that FREE Online Check Imaging will be available soon on our 24-e-CU Home Banking system. Save time. Save money. See your checks online. Log onto BPFUCU Online Banking and view your share draft account summary. You can click on any underlined check number and an image of that check, front and back, will appear.

Did you ever write a check and forget to enter it in your register? Need a copy of a cancelled check? Sometimes, all you need is a quick look to remind you of a check detail you forgot to record. With Online Banking Check Imaging the solution is easy.

Call or visit the Credit Union for more details.



## **Privacy Notice**

### *Security. Integrity. Confidentiality.*

We collect nonpublic personal information about you from the following sources:

- \* Information we receive from you on your applications or other forms.
- \* Information about your transactions with us, our affiliates, or others.
- \* Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We restrict access to nonpublic personal information about you to those employees who need to know the information to provide products and services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic information.

**Annual Meeting**  
When: April 14, 2009  
Time: 2:00 p.m.  
Where: Bay Pines FCU Lobby  
**Please Join Us!**

## **Benefits Fair...A Great Success!**

We were pleased to participate once again in the Northside Hospital Benefits Fair. It was great to say "Hello" to our members and to speak with non-members about joining our family. We had the opportunity to answer many questions, and to talk with the employees about membership and our many programs. Becky represented BPFUCU in her usual professional and friendly way and we look forward to visiting Northside Hospital again next year.

## **HOLIDAY CLOSINGS**

Martin Luther King Jr. Day, Monday, January 18, 2010  
Presidents Day, Monday, February 15, 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](http://www.baypinesfcu.org)



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