



BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

SPRING 2011



Our Visa Card Will Bring A Smile To Your Face

Now you can share a favorite memory or a photo of your loved ones whenever you use your Bay Pines Federal Credit Union Visa Platinum card. With Design Your Own Card, adding a photo that has special meaning to you is as easy as pointing and clicking. You can upload a personal photo from your own computer, or choose an image from our extensive card catalog. Just point, click, and you're done.

Visit www.baypinesfcu.org today for details. And relive that special memory every time you make a purchase.

So picture yourself with a BPFUCU Visa Platinum card at rates as low as 9.9% APR, with NO Annual Fee and the convenience of a credit card that is internationally accepted.



Reward Yourself! With Exciting Travel and Merchandise.

Have you noticed your Rewards points listed on your statement?

Find Them and Use Them! Check out www.CURewards.com or call 1-800-900-6160 to redeem your points.

Annual Meeting

When: April 20, 2011
Time: 2:30 p.m..

Where: Bay Pines Federal Credit Union Lobby

See you there!

Enterprise Car Sale... A Great Success!

The Enterprise Car Sale at Bay Pines Federal Credit Union - was held on February 17th and 18th. Enterprise Car Sales brought vehicles to the Main Office lot (and even one in the lobby) for members to view. This joint venture was a great success.

Please come and join us for the next car sale scheduled to be held on April 28th and 29th.
We'd love to see you there!



Nichole Brush is all smiles as she poses with Enterprise Car Sales Account Executive Rick Gross in front of her new 2010 Hyundai Elantra! Enterprise Car Sales is a proud partner of Bay Pines Federal Credit Union and Rick is available to help any and all members get into a great, reliable vehicle today!

Ask your Bay Pines Federal Credit Union Associate today for details on how you can take advantage of this fantastic opportunity or, contact Rick at 727-799-8202 or email him at Richard.Gross@EHI.com.





IRA

*There's Still Time to
Make Retirement
Easier With a
BPFCU IRA!*

An IRA with YOUR credit union is still one of the best and safest places to put your hard earned dollars. And...there is still time to make your contribution to your Traditional IRA and save money on your 2010 taxes. The deadline has been extended from April 15th to April 18th this year! So don't take a chance on risky investments for your retirement. Open a BPFCU IRA today.



Joint Owner and Payable Upon Death

(Beneficiary)

Please contact Member Services today at 1-727-391-9671 option 2, to make sure that your account is protected in the event of your death. We can let you know who you currently have listed on your accounts and can send you the paperwork necessary to make changes.

We encourage you to update your accounts by adding a joint owner to the account or a "payable upon death" (beneficiary).

Questions?

Please call us...we're here to help.

CREDIT, ATM AND DEBIT CARDS: What to do if They're Lost or Stolen.

Many people find it easy and convenient to use credit cards, ATM or debit cards. Following are procedures for you to use if your cards are lost or stolen.

For Credit and ATM or Debit Cards:

- Be cautious about disclosing your account number over the phone unless you know you're dealing with a reputable company.
- Never put your account number on the outside of an envelope or on a postcard.
- Draw a line through blank spaces on charge or debit slips above the total so the amount cannot be changed.
- Don't sign a blank charge or debit slip.
- Tear up carbons and save your receipts to check against your monthly statements.
- Cut up old cards - cutting through the account number - before disposing of them.
- Open monthly statements promptly and compare them with your receipts. Report mistakes or discrepancies as soon as possible to the special address listed on your statement for inquiries. Under the FCBA (credit cards) and the EFTA (ATM or debit cards), the card issuer must investigate errors reported to them within 60 days of the date your statement was mailed to you.
- Keep a record - in a safe place separate from your cards. - of your account numbers, expiration dates, and the telephone numbers of each card issuer so you can report a loss quickly.
- Carry only those cards that you anticipate you'll need.

For ATM or debit cards:

- Don't carry your Personal Identification Number (PIN) in your wallet or purse or write it on your ATM or debit card.
- Never write your PIN on the outside of a deposit slip, an envelope, or other papers that could be easily lost or stolen.
- Carefully check ATM or debit card transactions before you enter the PIN or before you sign the receipt; the funds for this item will be fairly quickly transferred out of your checking or other deposit accounts.
- Periodically check your account activity. This is particularly important if you bank online. Compare the current balance and recent withdrawals or transfers to those you've recorded, including your current ATM and debit card withdrawals and purchases and your recent checks. If you notice transactions you didn't make, or if your balance has dropped suddenly without activity by you, immediately report the problem to your card issuer. Someone may have accessed your account information to commit fraud.



New, Used or Refinanced

*We have a
LOW Vehicle
Loan Rate
Just For You!*

Dealers are dealing and offering great incentives to move their inventory. But be sure to call us BEFORE you go to the dealership.. We can help you get all the dealer incentives and STILL get BPFUCU's LOW loan rate.

Members who have already financed their vehicle with the dealer may still be able to save.

Let us review your paperwork and show you how refinancing at BPFUCU with no pre-payment penalty and our LOW loan rate can add up to big savings for you. With loan rates at an all time low and simplified repayment through payroll deduction or automatic transfer you save money and save your valuable time. Talk to us today and take advantage of our LOW loan rates and easy terms.

Retiring?

*Say Goodbye to Work...but Not to
Your Credit Union Membership!*

Forget about setting that alarm clock. Forget about that morning commute. But...don't forget that your membership at BPFUCU last a lifetime.

With Direct Deposit, Visa Credit Card, Online Banking and Bill Pay, E-statements, and ATM or debit card, we've made it easy for you to conduct you BPFUCU business whether your kicking back at home or fishing in the Gulf. So even after retirement, you can continue to take advantage of you Credit Union's great loan rates and member services. Remember: "Once a Member - Always a Member".



You Deserve Peace of Mind

That's why we want to remind you that at BPFUCU, your funds are federally insured up to \$250,000 per depositor by the NCUA the National Credit Union Administration. When it comes to your money, there's no safer place to have it than a BPFUCU account.

Here's a good idea: Have current photos of your loved ones. For safety and security purposes every year take a head shot and a profile photo of each family member to have on hand just in case.

Shamrock Campaign For MDA



Majella from Bay Pines FCU shares our success with Ms. Bell from the MDA

Bay Pines FCU 1st Time Sponsor of Muscular Dystrophy Association: The staff at Bay Pines FCU really enjoyed promoting the Shamrock campaign for MDA from February 22nd through March 18th. Thank you to all the members and staff that stepped up to surpass our goal of sending a child to MDA Summer Camp! We look forward to another great campaign next year!



Thank you all for making a difference!

E-Statements Deliver!

You have the option to receive electronic delivery of statements. E-Statements are simple and FREE! Instead of receiving a paper copy in the mail, BPFCU will have your statement available to you, over the Internet, by the 5th of each month. You will be notified each month by e-mail that your statement is ready. Then, simply go to the E-Statement link and retrieve it. The statement will look exactly like the paper statement you now receive.

Make your life easier with E-Statements...

- Faster...avoid waiting for paper copies to arrive in the mail.
- Convenient...download for future reference.
- Minimize mailbox clutter...eliminate bulky paper documents.
- Private...never worry. Your statement is in your computer.

Save time. Reduce your paperwork. Give E-Statements a try!

Address Changed? Moved? Changed Your Phone Number or Email Address?



Please let us know. We want you to continue to receive your credit union information on a timely basis. Call us with any changes.

HOLIDAY CLOSINGS

Monday - May 30, 2011 - Memorial Day
Monday - July 4, 2011 - Independence Day

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

