

BAY PINES

Bulletin

A quarterly publication for members of Bay Pines Federal Credit Union June 2007

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FREE. FREE. FREE. FREE.

FREE ONLINE ACCOUNT ACCESS

Check your Credit Union account, anytime, anywhere.

FREE ONLINE BILL PAY

Pay your bills online at your convenience.

FREE MONEYLINK TELEPHONE ACCOUNT ACCESS

Check your accounts with a touch tone phone.

FREE E-STATEMENTS

View your statements anytime, anywhere you have Internet access. Download, Save or Print statements and our quarterly newsletter at your convenience.

So what are you waiting for?

Fast, Convenient credit union service with the click of a mouse. Simply visit our website at www.baypinesfcu.org and follow the easy directions.



Click It Up A Notch

*With Advantage 24 e-CU at www.baypinesfcu.org
Our Fully Transactional Website!*

We know, that like most busy members you don't have much time to spend at the credit union. So, instead of standing in line, why not go online with www.baypinesfcu.org?

Whatever your lifestyle, wherever you are, you're in control of your credit union business and personal finances. All online on your schedule...24/7!

Advantage 24 e-CU is FREE and easy-to-use, and secure. You can access your credit union accounts from the convenience of your home or

office, or anywhere you have access to the Internet. And...now you can pay your bills online at no-cost to you. That's right. Online Bill Pay is now FREE!

Signing up is fast and easy. Simply visit us online at www.baypinesfcu.org today and follow the directions for 24/7 account access. Convenience at the click of a finger...now That's simple!



Dive in. Chill out.

*In-ground swimming pool?
We can help you do that!*

Take the plunge - with a
**FIXED RATE HOME EQUITY or
HOME EQUITY LINE OF CREDIT
LOAN...you choose.**

**LOW Rates
Up to 90% Loan to Value
NO Appraisal Fee**

For home improvement, or the cash you need for a family vacation, new car or debt consolidation, visit us in the office or on the web at www.baypinesfcu.org. Questions? Call us at (727) 391-9671.

*Member must meet credit union lending guidelines. Check with your tax advisor for deductibility.



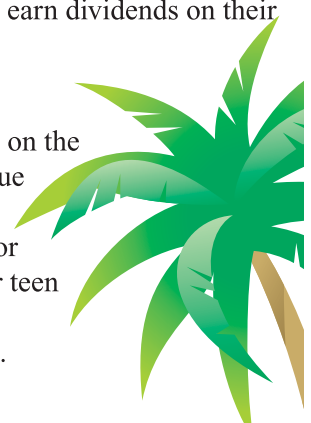
You Can Help Teach Your Teens To Save.

*Sign Them
Up For A
CU
Succeed
Club
Account*



School's out and your kids may be working at summer jobs. Whether your teens are mowing lawns, flipping burgers, or babysitting, they're earning money. And that money is burning a hole in their pocket. Stop! Before all those earnings go up in flames - introduce your teens to the value of saving money at the Credit Union. There's no membership fee to join and your teens will earn dividends on their savings. - just like you.

Plus, they can view teen news on the website teaching them the value of money. Subjects like finding the right college, job or the cost of college. So, if your teen is 13-17 bring he/she into the credit union and sign them up.



Refinance. Save. Relax.

It's Easy With A Vehicle Loan From YOUR Credit Union!

Vehicle loan from another lender? No matter what the dealer told you, YOU CAN refinance* with YOUR Credit Union today and save money! Whether it's the rate, the term or the lender, WE CAN rework your loan to better suit your current budget. Don't wait...refinance with us today.

*Refinance loan must be from another lender. Member must meet credit union lending guidelines.

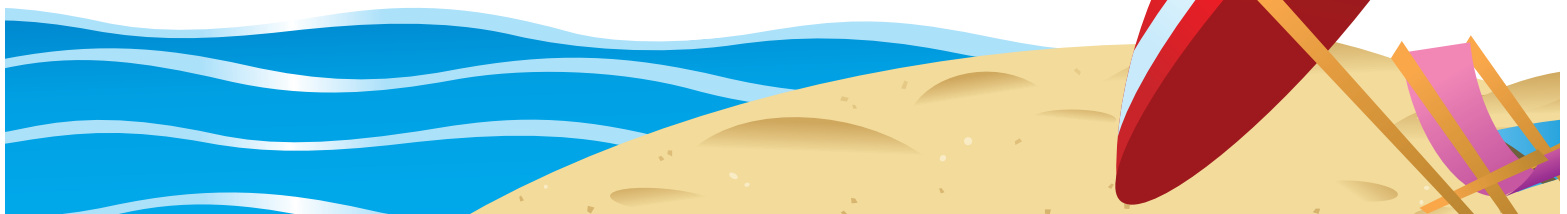
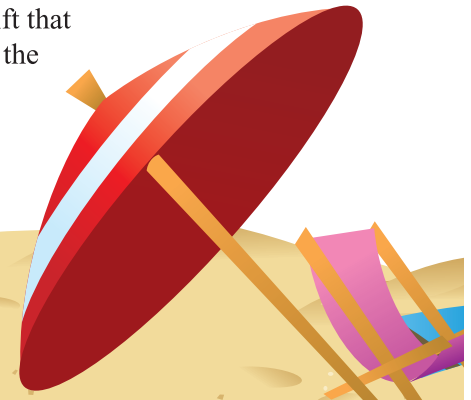
Want To Keep Your "Number One" Status?

Give The Gift That Grows.

Give the Kids A Kirby Kangaroo Club Account.

Looking for a gift for the kids on your gift list? How about a Kirby Kangaroo Club Account at YOUR Credit Union. The savings club for kids 12 and under. Stop by the Credit Union and talk with our Member Services Representative. That's all it takes to sign up your favorite kid. Better hurry, you don't want them to miss out on the joy of seeing their money grow.

Membership provides you with the satisfaction of knowing you've helped your favorite kids learn the value of saving while giving them a gift that keeps on growing. It's the one gift that will keep you #1 for years to come.



Last Chance. Last Chance. Last Chance.

*Outlaw Credit Card Transfer
Rate Is Soon Going Out To Pasture!*

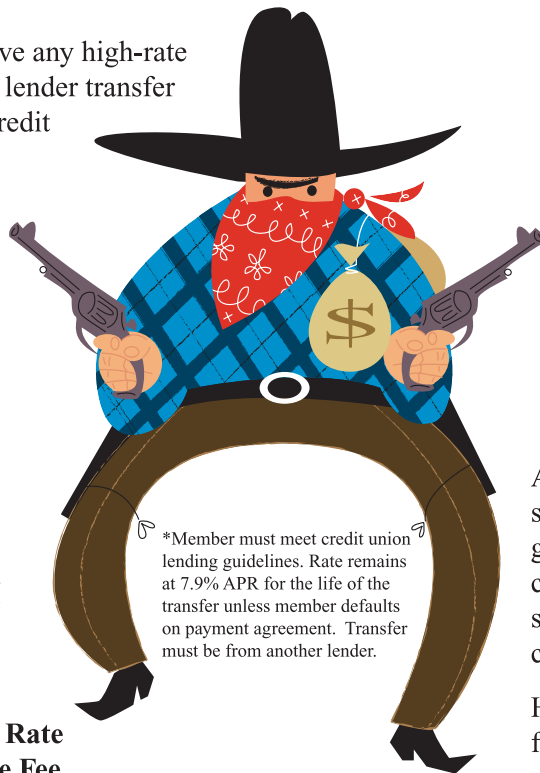
That's right. So, if you have any high-rate credit cards from another lender transfer them to a BPFUCU Visa Credit Card and save big bucks!

Don't have a BPFUCU Visa Credit Card? Call us at (727) 391-9671. We'll do the rest.

Transfer Rate
7.9% APR*
Until Those
High Balances
Are Paid in FULL!

NO Annual Fee
NO Expiring
Introductory Rate
NO Cash Advance Fee
NO Balance Transfer Fee

So pardner, mosey on over to the credit union and transfer those high credit card rates from the "other guys" and save big money!



*Member must meet credit union lending guidelines. Rate remains at 7.9% APR for the life of the transfer unless member defaults on payment agreement. Transfer must be from another lender.

What's In It For Me? Quick Cash!

**Refer A Family Member/Co-Worker
And We'll Give You \$5**



As a member of the credit union, our success is your success. With that in mind, we would like to offer you a gift of \$5 each time one of your family members or co-workers open a savings account with us. Simply share the coupon below prior to their arrival at the credit union. We'll take it from there!

Have the new member bring in your completed referral form and we'll credit your savings account with \$5*

Plus...we'll waive the \$5 initial deposit requirement for your new member.

Remember...you get \$5 for each new member you bring to YOUR credit union

Refer a Family Member or Co-Worker For A Fast \$5*

Your Name _____

New Member Referred _____

Let us welcome anyone in your family or anyone you work with, within our field of membership, to join the credit union. With all the benefits available to Credit Union members and their families, there is no better place to foster a strong financial relationship. Questions? Call us or visit us on the web at www.baypinesfcu.org.

*Receive the \$5 after the referred account has been opened for 6 months and remains in good standing.

**Write check.
Lick envelope.
Apply stamp.
Repeat.
(or)
Point and click**



FREE ONLINE BILL PAY.

Our Internet Bill Pay Service is easy and convenient, and there's no limit to the number of bills you can pay. Best of all, our Bill Pay Service is FREE. And FREE is a lot cheaper than a bunch of .41¢ stamps. Not to mention that you can pay all your bills in only minutes!

So what are you waiting for? Signing up is fast, free and easy. Just visit us on the web at www.baypinesfcu.org. We'll show you how easy it is to save time and stamps.

Important Member Information

Change dividend structure effective August 1, 2007

Share Savings Accounts are opened with a \$5.00 minimum deposit. Dividends for Share Savings and Sub Accounts will pay dividends at \$25.00 or greater.

Take VISA on Vacation



Wherever your summer plans may take you, don't forget to pack your VISA Credit Card from YOUR Credit Union. VISA gives you worldwide purchasing power, the convenience of instant access to your credit, and cash back.

Low rates. No annual fees. And online shopping security with Verified by VISA. So go ahead, book your flight, make your hotel reservations, and buy enough souvenirs to fill a suitcase - all with the purchasing power of your VISA Credit Card.

OK...start packing!

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

Web Site: www.baypinesfcu.org

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.

Holiday Closings

Labor Day, Monday, September 3, 2007



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

