



# BAY PINES

# Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

Fall 2009

## CREDIT CARD ACT OF 2009

You may have seen news stories regarding the Credit Card Act of 2009. Congress approved these regulatory changes to protect YOU, the consumer. The way the law was written it also includes open-ended loans.

As of August 20, 2009, we had to comply with the first phase of the law by ensuring that statements would be mailed at least 21 days prior to the due date of these loans and credit cards.

Also, if there were to be a change in the interest rate on our VISA we would need to provide you with at least a 45 day notice of the change.

### WHAT THESE CHANGES MEAN TO YOU...

**Bay Pines FCU VISA's:** You should continue to receive your statements at the normal time.

### Bay Pines FCU Open-End Loans:

Members with these loans should have received a letter discussing the changes (if any) that they could expect.

But, to reiterate...If you pay your loan by cash or check, the new due date will be the 28th day of the month. If you have automatic transfer from your account for your payment, your transfer will remain the same, but the due date on the account will be listed as the 28th.

The second phase of the new law goes into effect in February 2010 and the final phase will be effective in August 2010. We will notify you of any changes that affect you as we approach the deadlines.

*Thank you for your understanding as we comply with this new regulation.*

## **BILL PAY UPGRADE**

*We are getting closer to the bill pay upgrade on October 20, 2009.*

To serve you better, the upgrade will feature an easy-to-use product with more time saving details, plus all the features you've come to expect in bill pay. We wanted to remind our bill pay users of a few details pertaining to this upgrade.

- All of your payees WILL carry over to the new system as well as any scheduled payments and up to 18 months of payment history.
- Your current cleared check images will **NOT** be available within the new upgraded product. However they **WILL** be available through the call center and the Credit Union.
- On October 20, 2009, your new payment history and cleared check images will record as payments begin to process.
- In your new product, you can schedule your payment in advance of the day you need your payment to process. You'll receive an Estimated Arrival Time when you schedule the payment.
- Want to schedule a payment...go to Payments on the top menu. Need to add a new payee...go to the Payee menu and go through the one-time set up.
- There will be a Security Key for you to create and you will be asked Challenge Questions during certain transactions for your online security.

We encourage you to review the demo so you may familiarize yourself with the way your new bill pay will work. If you have any questions regarding your upgrade, please call Member Services at 727-391-9671, option 2.

## **DON'T KNOW WHERE TO TURN?**

*We're Here To Help.*

If you've been affected by recent layoffs or cutbacks, have a loan(s) with Bay Pines Federal Credit Union, and are unable to meet your obligation as agreed to... give us a call. We want to assist members through difficult times. It's what we do. We're here to help!

Please call us to confidentially discuss which options are best for all of us. Call the Loan Department, or stop by the office today.

## **GET A HEAD START ON THE HOLIDAYS!**



*But Keep Spending Sensible With a BPFUCU Visa Card!*

Most of us are expecting to cut back on this season's gift-giving. But with retailers drastically lowering prices to lure customers into their stores, NOW may be the perfect time to buy those holiday gifts! With substantial in-store savings and a low-rate BPFUCU VISA Credit Card - Buying makes sense again.

**Rates as low as  
9.90 % APR\***

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

## **WHAT TO DO IF YOU'RE A VICTIM OF ID THEFT**



*If You Think You've Had Your Identity Stolen...*

- Check the status of all your accounts. You need to know how bad it is.
- Contact your creditors... by phone and by letter.
- File a report with the police.
- You can visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call 1-877-ID-THEFT to report the criminal activity to the Federal Trade Commission.
- Contact all three major credit bureaus. A "fraud alert" can be placed on your account to insure that creditors verify your identity before an account can be opened.





## **SHARE US WITH THOSE YOU LOVE!**

### ***Make YOUR Family a Part of OUR Family.***

In today's confusing economic times, a membership in Bay Pines Federal Credit Union could be just the financial tool your loved ones need most. A BPFUCU membership provides your family members access to low-rate loans and credit cards, as well as insured savings and free checking.

Once your family member signs up, then membership options extend to their own qualifying relatives as well.

## **FREE E-STATEMENTS...**

### ***Easier For You. Greener For Us All.***

When you make the choice to replace your paper statements with E-Statements from Bay Pines Federal Credit Union, you will receive an e-mail each month announcing that your E-Statement is ready to view online. You will have secure access to your account history over any Internet-ready computer.

Not only will you spare the environment the loss of trees to make the paper, you will be conserving all the energy that would have been used to produce and transport paper statements.

Don't wait! Just call, stop by or visit us online at [www.baypinesfcu.org](http://www.baypinesfcu.org).

**International Credit Union Day will be observed  
on Thursday, October 15, 2009.**

## **SAFE DEPOSIT BOXES**

### ***More Important Than Ever During Hurricane Season!***



After evacuating your family members and pets, what items would you grab if you only had five minutes to flee your home? These items, that would be difficult or impossible to replace, are perfect candidates for a Bay Pines Federal Credit Union Safe Deposit Box.

- Original copies of insurance policies, stock certificates, titles and deeds.
- Rare coins and stamps, special jewelry and irreplaceable photos.
- Original marriage and birth certificates, proof of citizenship and diplomas.
- An inventory of the contents of your home.
- And much more...

### **ANNUAL RENTAL FEE**

(plus \$25 key deposit)

**3" x 5" = \$20.00**

**3" x 10" = \$40.00**

**5" x 10" = \$55.00**

**10" x 10" = \$75.00**

## **DON'T WAIT UNTIL IT'S TOO LATE!**

### ***Protect Yourself and Your Credit Before Your Vehicle is Stolen or Totaled.***

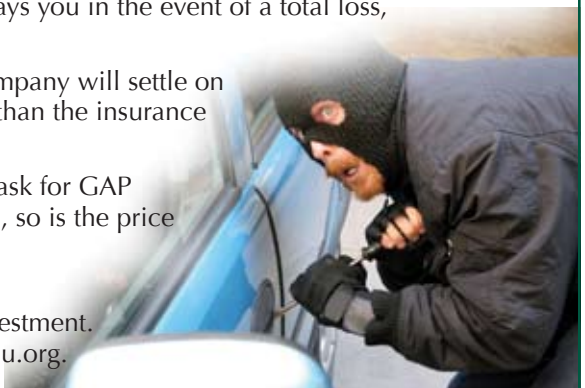
If you owe more on your vehicle loan than what your insurance company pays you in the event of a total loss, Guaranteed Asset Protection (GAP) covers the difference.

For example...if your vehicle is stolen and not recovered, your insurance company will settle on a so-called "book" value. If it turns out you owe more on your vehicle loan than the insurance company pays – you owe the difference – UNLESS YOU HAVE GAP.

So, when you finance your next vehicle with the Credit Union, be sure and ask for GAP protection. Just as the loan rates are lower at Bay Pines Federal Credit Union, so is the price of GAP! Don't pay more at the dealership.

### ***Already financed elsewhere without GAP coverage?***

Just refinance your loan with us! We'll save you money and protect your investment. Call or stop by the Credit Union today. Or visit us online at [www.baypinesfcu.org](http://www.baypinesfcu.org).





## TRAVELING OVERSEAS?

*Is There Room In Your Suitcase For Us?*

I guess not. But we still want to remind you to contact the Credit Union before your bon voyage.

We will make sure your BPFUC Visa Card and Debit Card are set up for International travel. It'll only take a moment and will help make your trip hassle-free. And don't forget about our FREE American Express Travelers Cheques!

## FREE AMERICAN EXPRESS TRAVELER'S CHEQUES!

And for a small fee:

- Cheques For Two
- Gift Cheques
- Gift Cards

See the Teller Department for full details!



## YOU PROTECT YOUR HOME & FAMILY

*Now Protect Your Credit!*

You're working harder than ever to support your standard of living. Walking a financial tightrope means families may not be thinking about the stability of their financial future. A disabling injury or illness can prevent you or your spouse from earning an income. This can change your standard of living in an instant, making financial commitments difficult to meet.

Bay Pines Federal Credit Union offers MEMBER'S CHOICE credit disability insurance to help protect you from unexpected income loss due to disability. Credit disability insurance makes your monthly loan payment should you become disabled due to a covered illness or injury.

Check with your Loan Officer for more details, including exclusions, limitations and benefits.

### HOLIDAY CLOSINGS

Columbus Day, Monday, October 12, 2009  
Veterans' Day, Wednesday, November 11, 2009  
Thanksgiving Day, Thursday, November 26, 2009  
Christmas Day, Friday, December 25, 2009  
New Year's Day, Friday, January 1, 2010

**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*  
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.