

BAY PINES

Bulletin

A QUARTERLY PUBLICATION FOR MEMBERS OF BAY PINES FEDERAL CREDIT UNION

SEPTEMBER 2007



Protect Your Credit Union Account.

How Not To Get Hooked By a "Phishing" Scam.

Have you ever received the following email message?

"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised please click the link below and confirm your identity."

This is a scam called "phishing" - and it involves Internet fraudsters who send spam or pop-up messages to lure personal information (credit card numbers, bank account information, Social Security Numbers, passwords, or other sensitive information) from unsuspecting victims.

The Federal Trade Commission (FTC) suggests these tips to help you avoid getting hooked by a phishing scam:

- If you get an email or pop-up message that asks for personal or financial information, do not reply. And don't click on the link in the message, either. Legitimate companies don't ask for this information via email.
- Area codes can mislead. Some scammers send an email that appears to be from a legitimate business and ask you to call a phone number to update your account or access a "refund". Never respond. If you need to reach an organization you do business with, call the number on our financial statements or on the back of your credit card.
- Use anti-virus and anti-spyware software, as well as a firewall, and update them all regularly.
- Don't email personal or financial information. Email is not a secure method of transmitting personal information.
- Review credit card and bank account statements as soon as you receive them to check for unauthorized charges. (Remember...you can check your account history at your convenience with our FREE Home Banking system. Simply visit us at www.baypinesfcu.org.)
- Be cautious about opening any attachment or downloading any files from emails regardless of who sent them.
- Forward spam that is phishing for information to spam@uce.gov and to the company, bank, or organization impersonated in the phishing email.
- If you believe you've been scammed, file our complaint at FTC, and then visit the FTC Identity Theft website at www.consumer.gov/idtheft.

You can learn other ways to avoid email scams and deal with deceptive spam at ftc.gov/spam or 1-877-ftc-Help (1-877-382-3827).

Be Careful...Criminals looking to steal someone's identity, money, or both, often prey on those who are most vulnerable, such as senior citizens and young adults. Be sure to alert any family members who may be at risk. And remember that your credit union is an excellent resource for information about fraud detection and prevention.

P.S. BPFUCU has a link on our website to the FTC for your convenience. Let us help you keep your identity secure. Questions? Call us.

Reprint from FTC website

Share Savings Accounts

"Save" – one of the definitions in The American Heritage Dictionary is to "set aside for future use; store."

The share savings account at Bay Pines FCU is the one account that everyone must open to become a member. Because it is an account that is meant for saving money, we will now pay dividends when your balance reaches \$25.00. We want to encourage you to make use of this account, whether it be for taxes, a special trip, or a "rainy day".

Current Events

Just a reminder:

Dividends will be paid on share accounts when the balance is \$25.00 or greater.

We are looking forward to our computer conversion taking place in the beginning of

February. Rest assured that we will do everything we can to make this a seamless transition for you, our members.

When you call us, you will notice that we have a new automatic phone system in place. You are able to enter a person's extension right away or continue to listen for a department by department listing.

At Your Service



BPFCU takes member service seriously. If you have concerns, please share them with us. If a member on our team has done a great job, please share that as well. Email concerns or compliments to www.baypinesfcu.org or call us at (727) 391-9671.

We want to be your primary financial institution and we need to know if you are a satisfied member. Thanks for your cooperation.

Holiday Greetings



The Board of Directors, Supervisory and Credit Committees, Management and Staff of BPFCU wish you and your family the happiest of holidays and a peaceful and prosperous new year.

FREE and Convenient! With Advantage 24-e-CU at www.baypinesfcu.org

Advantage 24 e-CU is FREE, easy-to-use and secure. Now you can access your credit union accounts from the convenience of your home or office, or anywhere you have access to the Internet. Check your accounts and pay your bills online at no-cost to you because online bill pay is FREE. It all starts by logging onto our website at www.baypinesfcu.org

FREE Online Account Access

FREE Online Bill Pay

FREE E-Statements

Don't wait. Convenient credit union service is at your fingertips now!



Quick Notes

Updated Email Address?

If you signed up for e-statements and have changed your email address, please update this on the website under "e-statements". This will ensure that you receive the notification that your statement is ready to view. Thank you.

Traveling?

Please let us know if you will be traveling outside the U.S. with your debit and credit cards from Bay Pines Federal Credit Union. This will allow us to "open" your cards for international purchases.

Do You Need A Safe Deposit Box?

Do you have a secure place to keep your most valuable items and important papers? BPFCU has safe deposit boxes available for your use for a low annual fee.

3x5 = \$20.00
3x10 = \$40.00
5x10 = \$55.00
All sizes have a \$10.00 key deposit.

Reserve yours today and rest assured that your documents and valuables will be safe no matter what happens.

Low Rates. High-Speed Approvals.

**We Can Meet or Beat
The Dealers Best Rate!
Talk To Us First!**



When you make the decision to buy a new car, truck or motorcycle, you want a quick loan approval and a great rate. Get both from YOUR credit union.

BPFCU offers up to 100% financing, and with pre-approval, you can shop like a cash buyer and bargain for the best deal. Or, refinance with BPFCU, and convert your loan from another lender to a great low rate.

Found your dream vehicle at the dealer but want low BPFCU rates? Don't worry. Now you can have both. Just tell the dealer you are a credit union member and get your credit union financing on-the-spot.

**P.S. WE CAN MEET OR BEAT
THE DEALERS BEST RATE!
TALK TO US FIRST!**

Here Come The Holidays.

Got Plans? Need Cash?

*A Home Equity Loan From
YOUR Credit Union Can Help!*

With a Home Equity Line of Credit Loan you can get the homemade dough you need for all your holiday shopping. You can sparkle this holiday season with a low-rate Home Equity Loan from YOUR credit union.

**Prime minus 1% APR*
Up To 90% Loan To Value
Tax Deductible****

Don't wait. Apply today.

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

Shopping For The Perfect Credit Card?

*Look No Further Than
YOUR Credit Union.*

**Visa Credit Card
9.9% APR***

NO Tricks.
NO Gimmicks.
NO Annual Fee.

Don't wait. Take advantage of the pre-holiday sales with a Visa Credit Card from YOUR credit union.

Apply today.

*Member must meet credit union lending guidelines.

Beware of a Growing Fraud.

Medical Identity Theft.

Medical Identity theft is a growing fraud that has substantial consequences on victim's well-being and can impact the victim financially. Victims of medical identity theft may experience the now-familiar consequences of financial identity theft, including

- Loss of credit
- Harassment by debt collectors and
- Inability to find employment or credit

Medical identity theft occurs when someone uses a person's name and other personal information - to obtain medical services or goods. It can lead to an inaccurate diagnosis of a condition and could be fatal if the information causes a drug interaction, allergic reaction or inappropriate diagnoses.

WHAT YOU CAN DO:

The Health Insurance Portability and Accountability Act (HIPAA), is a federal privacy act that protects patients from unauthorized access to personal medical information and addresses the problem of errors in medical records.

Learn more at www.hhs.gov
www.webmd.com
www.privacyright.org

Be safe. Monitor your accounts regularly.

Opening a Kirby Kangaroo Club Account For Your Favorite Youngster Is One Holiday Gift That Keeps On Giving.



Start the tradition of saving. Open a Kirby Kangaroo Club Account for your children or grandchildren. Deposit the amount you would give as a gift. Our new youth savings programs - Kirby Kangaroo Club for children 12 years old or under and CU Succeed for teens - offer a fun way to learn about saving.

Talk to our Member Services Representatives and find out how easy and fast you can sign up your favorite kid. Help them learn to save money.

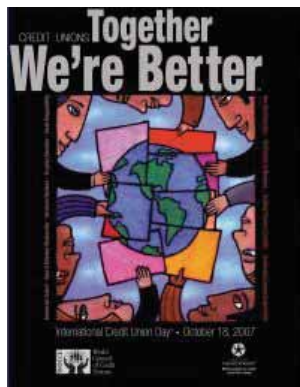
It's the holiday gift that they will remember.

International Credit Union Day.

Together We Are Better.

Since 1948, International Credit Union Day has been celebrated on the third Thursday of October. The day is set aside to reflect upon the credit union movement's history and to promote its achievements. It honors those who have dedicated their lives to the involvement and is an opportunity to raise funds for worthy causes.

This year's International Credit Union Day recognizes the progress made around the world as credit unions continue to work together to forge new partnerships around the world. Regardless of the country in which they live, credit union members are discovering their commonalities. And, with the exchange of new ideas, credit unions reach more members and offer better services for everyone.



HOLIDAY CLOSINGS:

Verteran's Day	Monday, November 12, 2007
Thanksgiving Day	Thursday, November 22, 2007
Christmas Day	Tuesday, December 25, 2007
New Year's Day	Tuesday, January 1, 2008

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.

