

CONNECT

2012 First Quarter

WITH PINELLAS FCU

Doesn't He Deserve the Best That Money Can Buy?

AUTO LOANS
AS LOW AS
2.99%
APR!*

After the holidays is a great time to make a deal on a new (or new to you) vehicle. Plus, with interest rates at historical lows, now is the time to make your move! Qualified buyers may finance up to 100% of their purchase price including tax, tag and title. Save time by getting pre-approved for your auto loan before you go shopping. Apply online at www.PinellasFCU.org, over the phone at (727) 586-4422 or stop by any branch.

*APR = Annual Percentage Rate. Limited time offer. Rates subject to change without notice. Rate will be determined by your creditworthiness. Your actual rate may vary. Call Credit Union for details.

Page 2

- Notice of Annual Meeting
- Thank You for Your Participation!

Page 3

- Our Card Swipes FREE!
- Get a Financial Check-Up?

Page 4

- Involved in Our Community

Holiday Reminder

All Pinellas Federal Credit Union offices will be closed on the following holidays:

Martin Luther King Day:
Monday, January 16, 2012

President's Day: Monday,
February 20, 2012

Please take advantage of our online banking services available at www.PinellasFCU.org, or utilize our extensive network of ATMs.

Notice of Annual Meeting

The Pinellas Federal Credit Union Annual Meeting will be held on March 21, 2012 at 5:30pm at the Largo Cultural Center in Largo Central Park, 105 Central Park Drive, Largo, FL 33771. Annual reports will be given by Pinellas Federal Credit Union's Board Chairman, Treasurer, Supervisory Committee and the President/CEO.

Members, age 18 years and older, are qualified to vote for nominees seeking election for three seats of three-year terms on the Credit Union's Board of Directors. If sufficient nominations have been made to provide more than one nominee for any position to be filled, the Board Secretary shall, at least 10 days prior to the Annual Meeting (March 11, 2012), cause ballot boxes, printed ballots and a candidate list with biographical data to be placed in each branch for 24 hours. Balloting at the Main Office will be open the day of the Annual Meeting and close promptly at 5:00pm. Members must be present to vote. No member shall have more than one vote by proxy or mail-in ballot. Nominations shall not be made from the floor at the Annual Meeting.

Nominations by Petition

The Nominating Committee has nominated four incumbents: Jack Bowman, Fred Petty, Julie Scales and Judith Stees. Qualified members who wish to run for a vacant seat on the board, but are not nominated by the nominating committee, can be placed on the ballot by Nomination by Petition. The Board Secretary shall post, in each office, at least 75 days prior to the Annual Meeting (January 6, 2012), that interested parties may submit nominations by petition for vacant seats. Those who wish to be nominated by petition must submit the following to the Board Secretary, no later than 40 days before the Annual Meeting (February 10, 2012):

A petition signed by 1% of Credit Union Membership who joined on or before December 31, 2011 (approximately 134 signatures); An official volunteer application; A signed certificate stating the nominee is agreeable to the nomination and will serve if elected to office; and Biographical data and a statement of qualifications.

The Board Secretary shall cause such nominations, along with those of the Nominating Committee, to be posted in each branch at least 35 days prior to the Annual Meeting (February 15, 2012). Interested applicants should call Pinellas Federal Credit Union and ask for Michelle Laber at **(727) 586-4422 ext. 117** for the required forms.

Thank You for Your Participation!

Thank you to everyone who participated in our annual Pinellas Federal Credit Union Member Photo Calendar Contest. We have many talented photographers in our membership, so it was very difficult to choose the winning entries! The 2013 calendar is already in the planning stages. If you would like to enter your photo, please review the photo calendar entry rules and guidelines on our website at www.PinellasFCU.org. The deadline for submitting photos for the 2013 calendar will be close of business on September 28, 2012. If you would like to receive a copy of the 2012 calendar, please stop by any branch office.



Our Card Swipes FREE!

No Fees on Pinellas Federal Credit Union VISA® Debit Card

Maybe you've heard about financial institutions who charge a fee to use your debit card? Not at Pinellas Federal Credit Union! There are never any monthly or per transaction fees to use your debit card at participating locations. It's accepted at thousands of traditional and online retail locations and at ATMs that display the VISA® and ATM logos of networks in which Pinellas Federal Credit Union participates. All transactions are deducted from your Pinellas Federal Credit Union Checking Account. Please note that some merchants may charge a fee to use your debit card and/or a minimum purchase is required.

Get Your Financial Check-Up?

Being proactive means going to the doctor for regular check-ups and taking your car in for routine maintenance, but what about your finances? Have you had a professional review of your financial situation recently? At Pinellas Federal Credit Union, we offer members a FREE, no-obligation Financial Check-Up that includes setting up a budget and assessing your current financial situation.

Your Financial Check-Up is customized to fit your lifestyle and situation, so it may cover any or all of the topics listed above and other areas of concern. Plus, we'll review all of the low-cost services available at Pinellas Federal Credit Union, including:

- Low interest rate loans – refinance your home or auto and/or consolidate debt.
- No-fee checking accounts – eliminate monthly service charges.
- VISA® credit card – low interest rate and no balance transfer fees.

Start Saving Money Right Away!

To set up an appointment for your FREE Financial Check-Up, give us a call at (727) 586-4422, visit us at www.PinellasFCU.org, or stop by any Pinellas Federal Credit Union branch office.

BRANCH INFORMATION

LARGO BRANCH

10273 Ulmerton Rd.

Largo, FL 33771

Lobby Hours:

M-Thu: 9:00 a.m. - 5:00 p.m.

Fri: 9:00 a.m. - 6:00 p.m.

Drive-Through Hours:

M: 7:30 a.m. - 5:00 p.m.

Tu-Thu: 8:00 a.m. - 5:00 p.m.

Fri: 7:30 a.m. - 6:00 p.m.

ROOSEVELT BRANCH

15201 Roosevelt Blvd., Ste. 113

Clearwater, FL 33760

Lobby Hours:

M-Thu: 8:00 a.m. - 5:00 p.m.

Fri: 8:00 a.m. - 6:00 p.m.

Drive-Through Hours:

M: 7:30 a.m. - 5:00 p.m.

Tu-Thu: 8:00 a.m. - 5:00 p.m.

Fri: 7:30 a.m. - 6:00 p.m.

CLEARWATER BRANCH

1601 Gulf-to-Bay Blvd.

Clearwater, FL 33755

Lobby Hours:

M-Thu: 9:00 a.m. - 5:00 p.m.

Fri: 9:00 a.m. - 6:00 p.m.

Drive-Through Hours:

M: 7:30 a.m. - 5:00 p.m.

Tu-Thu: 8:00 a.m. - 5:00 p.m.

Fri: 7:30 a.m. - 6:00 p.m.

NORTH COUNTY BRANCH

30645 U.S. Highway 19 North

Palm Harbor, FL 34684

Lobby Hours:

M-Thu: 8:00 a.m. - 5:00 p.m.

Fri: 8:00 a.m. - 6:00 p.m.

ST. PETERSBURG BRANCH

3100 5th Ave. N.

St. Petersburg, FL 33713

Lobby Hours:

M-Thu: 9:00 a.m. - 5:00 p.m.

Fri: 9:00 a.m. - 6:00 p.m.

Drive-Through Hours:

M: 7:30 a.m. - 5:00 p.m.

Tu-Thu: 8:00 a.m. - 5:00 p.m.

Fri: 7:30 a.m. - 6:00 p.m.

PASCO BRANCH

4435 Rowan Rd., Ste. 2, Bldg. B

New Port Richey, FL 34653

Lobby Hours:

M-Thu: 8:00 a.m. - 5:00 p.m.

Fri: 8:00 a.m. - 6:00 p.m.

MEMBER SERVICES

(727) 586-4422

CU WEB CONNECT

www.pinellasfcu.org

CU LOAN CONNECT

(727) 588-0182, option 8

CU VOICE CONNECT

(727) 588-0182

(800) 253-7394 (toll free)

CARD ACTIVATION

(866) 853-0151

LOST/STOLEN CARDS

(727) 586-4422 (8 a.m.-5 p.m. M-F)

(866) 853-0151 (after hours)

Involved in Our Community

Pinellas FCU Out and About in 2011

As part of our commitment to community involvement, Pinellas FCU staff and volunteers participated in these events during 2011.

- Making Strides Against Breast Cancer Awareness Walk
- Pinellas County Farm Bureau's Annual Meeting
- UPARC Festival of Trees
- Largo Rotary Club's Death by Chocolate Fundraiser
- Pasco Grand Opening Event
- Roosevelt Branch Grand Opening Event

We had a great time serving our community. Please stop by www.PinellasFCU.org or our Facebook page to see photos.

Here's Where We'll Be in 2012

We're excited to begin another year of sponsoring and participating in events around the community. Here's where we'll be during the next few months:

- The American Cancer Society's Relay for Life of Largo – Saturday and Sunday April 21-22nd at Largo Central Park. Join Relay for Life and communities across the globe to fight back against cancer.
- National Credit Union Youth Week April 22-28th. This year's theme: "Be a Credit Union Super Saver." More details coming soon on Youth Week festivities.

BOARD OF DIRECTORS

Jack Bowman, *Chairman*
 Stephen Carroll, *Vice-Chairman*
 Sue Johnson, *Secretary*
 Judith Stees, *Treasurer*
 Deborah Clark, *Director*
 Diane Nelson, *Director*
 W. Fred Petty, *Director*
 Julie Scales, *Director*
 Carlos Thomas, *Director*

SUPERVISORY COMMITTEE

Monica Davis-Griffin, *Chairperson*
 Bill Berger, *Member*
 Betty Hayward, *Member*
 William J. McGuinness, *Member*
 Jane Shifflett, *Member*

MANAGEMENT STAFF

Evelyn Molina, *President/CEO*
 Lynn Greene, *Director of Operations & Lending*
 Janet King, *Director of Finance*
 Nelson Lapeiretta, *Director of I.T.*
 Gina Signor, *Director of Administration*
 Theresa Brooks, *Lending & Collections Manager*
 Shannon Jarnagin, *Chvr., Br. Spvsr.*
 Kim Nolet, *Largo, Br. Spvsr.*
 Joseph O'Donnell, *Pasco County, Br. Spvsr.*
 Peggy Pruitt, *St. Pete, Br. Spvsr.*
 Linda Ventura, *Palm Harbor, Br. Spvsr.*
 Lauren Weiser, *Roosevelt, Br. Spvsr.*

Federally Insured by NCUA
 Equal Housing Lender



Loans

FIXED LOAN RATES

LOAN TYPE	APR*
New Auto Loans	2.99%-16.25%
Used Auto Loans	2.99%-16.25%
Motorcycle Loans - New/Used	7.00%-18.00%
New Boat Loans	8.90%-13.90%
Used Boat Loans	8.90%-13.90%
RV Loans	8.90%-13.90%
Other Loans	
Signature Loan	10.50%-18.00%
Signature Loan plus Collateral	16.25%
Computer Loan	8.90%-15.90%

VARIABLE LOAN RATES

LOAN TYPE	APR**
Secured Loans	
Share/CA	4.00% above current rate
New Auto Loans	4.99%-16.00%
Used Auto Loans	4.99%-16.00%
Motorcycle Loans - New/Used	6.90%-17.90%
Boat Loans	
New boat 60 mos.	8.50%-13.50%
Used boat 60 mos.	8.50%-13.50%
RV Loans	8.50%-13.50%
Other Loans	
Signature Loan	10.00%-17.50%
Signature Loan plus Collateral	16.00%
Computer Loan	8.80%-15.80%

HOME LOANS

Home Equity Loans	
Fixed	6.50%-12.50% APR*
HELOC	6.00%-11.50% APR**

CREDIT CARDS

Visa Classic	as low as 9.50% APR*
Visa Gold	as low as 9.50% APR*
Visa Platinum	as low as 9.50% APR*

*Annual Percentage Rate. Fixed Rate. Rates are current at time of printing and subject to change without notice. Actual rate determined by credit worthiness.

**Annual Percentage Rate. Variable Rate. Rates are current at time of printing and subject to change without notice. Actual rate determined by credit worthiness. Payment will not change if rate increases or decreases; approximate term of loan will adjust. Rates are effective as of 12/15/2011. For current rates, visit www.pinellasfcu.org or call (727) 586-4422.

Savings

ACCOUNT TYPE	RATE	APY*
Regular Savings	0.250%	0.25%
My Ca\$h Account	0.250%	0.25%
EZ Saver	0.250%	0.25%
Club Accounts	0.250%	0.25%
IRA Savings	0.250%	0.25%
Term Certificates		
6 mo.	0.349%	0.35%
1 yr.	0.499%	0.50%
2 yr.	0.896%	0.90%
3 yr.	1.242%	1.25%
4 yr.	1.489%	1.50%
5 yr.	1.735%	1.75%

IRA Certificates are available for 1- to 5-year terms. Rates are identical to those of Certificate Accounts with identical terms.

*Annual Percentage Yield. Rates are current at time of printing and are subject to change without notice. Rates are effective as of December 15, 2011. For current rates and terms, visit www.pinellasfcu.org or call (727) 586-4422.