

Consumer Loans

Consumer Loans	APR ¹
New & Used Vehicle	2.25% - 17.50%
New & Used Motorcycle	5.95% - 18.00%
New & Used Boat	5.95% - 13.90%
New & Used RV	6.90% - 13.90%
Personal Loan	9.50% - 18.00%
Personal Loan Plus Collateral	16.25%
Computer	7.90% - 15.90%
Share & Certificate	3.00% over current
Account Secured	account rate

Home Loans

Home Equity Mortgage ²	4.25% - 11.99% Rates Vary
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Credit Cards

Visa® Credit Card ³	9.50% - 18.00%
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¹APR (Annual Percentage Rate) is effective 01/01/17, accurate at time of print & subject to change without notice. Loans subject to credit approval and underwriting guidelines.

²Pinellas Federal Credit Union (NMLS #79451) provides mortgage loans in partnership with CU Members Mortgage, a division of Colonial Savings, F.A. (NMLS #401285). ³Other terms, fees & conditions may apply. See the Visa Account Agreement & Fee Schedule for details.

Share Accounts

Account Type	Rate	APY ¹
Regular Savings	0.100%	0.10%
Youth Savings	0.100%	0.10%
EZ Saver	0.100%	0.10%
Club Account	0.100%	0.10%
IRA Savings	0.100%	0.10%
Certificate Accounts		
6 months	0.399%	0.40%
1 year	0.648%	0.65%
2 years	1.045%	1.05%
3 years	1.390%	1.40%
4 years	1.637%	1.65%
5 years	1.882%	1.90%

IRA Certificates (1 to 5 year terms) Same as Certificate Accounts

¹APY (Annual Percentage Yield) is effective 01/01/17, accurate at time of print & subject to change without notice. Some fees and/or early withdrawal penalties may reduce earnings. See the Important Information About Your Account brochure & Fee Schedule for details.



Federally Insured by NCUA. Equal Housing Lender.

Holiday Closures

New Year's Day
January 2 (observed)

Dr. Martin Luther King Jr. Day
January 16

Auto Loan Refinancing

Refinance and Lower your Auto Loan Rate by up to 2% APR*

Roll into the new year with a lower auto loan rate. Bring your auto loan from another lender to Pinellas Federal Credit Union and lower your rate by up to **2% APR*** You may even lower your monthly payment.

*APR (Annual Percentage Rate). Floor rate is 2.25% APR. Actual rate will be based on credit history and underwriting guidelines. Rates are accurate at time of print and subject to change without notice. Example: the monthly payment for a \$25,000 loan balance with a 72-month term at 2.25% APR would be approximately \$371.53. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for current rates, fees, terms and conditions. Limited time offer valid 01/01/17 – 03/31/17 excludes loans currently financed by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



Home Equity Loans

Rates as low as 4.25% APR* for up to 72 Months

Is "Ho, ho, ho" now "Owe, owe, owe"? Consolidate holiday bills, pay off higher rate credit card balances or get a jump on Spring home improvement projects with a Pinellas Federal Credit Union home equity loan. You can finance \$10,000 or more for up to 72 months and we will pay up to \$300 in closing costs.*

*APR (Annual Percentage Rate). Fixed rate. Actual rate will be based on credit history and underwriting guidelines. Rates are accurate at time of print and subject to change without notice. Minimum loan balance must be at least \$10,000. Example: the monthly payment for a typical loan balance of \$20,000 and a 72-month term at 4.25% APR would be approximately \$315.24. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for current rates, fees, terms and conditions. Limited time offer valid 01/01/17 – 03/31/17 excludes loans currently financed by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



Individual Retirement Accounts

Save for Retirement. Save on Taxes.

Regular IRA contributions can help you achieve your retirement vision. Plus, if you contribute to an IRA by the tax filing deadline, you may also qualify for a tax deduction.* Inquire today about our Traditional, Roth and Educational (Coverdell Education) IRA share savings accounts and certificates today.

*Open an IRA share savings with a minimum of \$5.00 and maintain a \$200.00 minimum balance to earn the stated APY. Open an IRA certificate with a minimum of \$500.00 and maintain the \$500.00 minimum balance to earn the stated APY. Please consult your tax advisor regarding the tax deductibility of IRA contribution(s).



File Your Taxes the Smarter Way

Save up to \$15 on TurboTax® Federal Products

File your taxes with TurboTax® and save. With TurboTax, you do not need special tax knowledge or an appointment to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, onscreen, so you can obtain answers when you need them. Start today and get your maximum refund!

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information.



Notice of Annual Meeting

Pinellas FCU Annual Membership Meeting

The Pinellas Federal Credit Union Annual Meeting will be held promptly at 4:30pm on Wednesday, March 15, 2017 in the Corporate Office located at 10273 Ulmerton Road, Largo, FL 33771. The terms of three (3) members of the Board of Directors will expire in March 2017. A Nominating Committee has been formed to present candidates for election to the Board. Members, ages 18 years and older, who are in good standing and are interested in serving on the Board of Directors may submit nominations by petition for vacant seats. Interested parties must submit the following to the Board Secretary, no later than 40 days before the Annual Meeting (February 3, 2017): [1] a petition signed by 1% of Credit Union membership who joined on or before December 31, 2016; [2] an official volunteer application; [3] a signed certificate stating the nominee is agreeable to the nomination and will serve a three-year term if elected; and [4] a cover letter with biographical data and reason(s) for wishing to serve, along with a resume of qualifications. Interested applicants should contact the Executive Assistant at 727.586.4422, x117 for required forms.



ATM Deposit Automation

Convenient. Easy. Secure. Ecological.

We will begin enhancing our ATMs to the latest deposit automation technology during the first quarter of 2017. For your added convenience, you will soon be able to deposit cash and checks directly into our ATMs quickly, easily and securely. You will not have to use an envelope, so it also conserves our natural resources. Watch for details!



Debit and Credit "Chip" Cards

New Look. Same Benefits. More Secure.

In the first quarter of 2017, we will begin reissuing our Visa® Debit and Credit Cards to new "chip" technology. Watch your mail for your new card and activation instructions. For your security, activate your new card and immediately destroy your old card. If you have a new card number, expiration date and security code, remember to update the merchant(s) with whom you have recurring payments and/or online bill payments.




LOVE MY CREDIT UNION REWARDS

Members have saved nearly \$2 billion with Love My Credit Union Rewards.







Start saving today at LoveMyCreditUnion.org.

Introducing AutoSmart

Find the Right Car at the Right Price.

We are pleased to present **AutoSmart**, our new online auto buying service. Get preapproved with Pinellas Federal Credit Union and then conveniently shop online for special pricing on your next new or used vehicle. Visit www.pinellasfcu.org, click the Preferred Auto Dealership icon and follow the prompts to view inventory from preferred dealers.



Member Services

727.586.4422

WebConnect

www.pinellasfcu.org

VoiceConnect

727.588.0182

800.253.7394

(Toll-free, outside 727 area code)

LoanConnect

727.588.0182, option 8

Card Activation

866.853.0151

Lost/Stolen Cards

727.586.4422 (M-F 8am-5pm)

866.853.0151 (Weekends & After Hours)



Find us on Facebook



follow us @PinellasFCU

Largo Branch

10273 Ulmerton Rd.
Largo, FL 33771

Clearwater Branch

1601 Gulf to Bay Blvd.
Clearwater, FL 33755

Roosevelt Branch

15201 Roosevelt Blvd.,
Ste. 113
Clearwater, FL 33760

North County Branch

30645 U.S. Hwy. 19 N.
Palm Harbor, FL 34684

St. Petersburg Branch

3100 5th Ave. N.
St. Petersburg, FL 33713