

# CONNECT

WITH PINELLAS FCU



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## Holiday Closing



**Memorial Day**  
Monday, May 25

**Independence Day**  
Friday, July 3



## New Branch Coming Soon in St. Petersburg!

You spoke – we listened! The benefit of credit union membership is the Member owns it. Members asked for a convenient location in St. Petersburg, and we answered with a new branch centrally located near US 19 and I-275. The new full-service branch, located at 3100 5th Avenue North, will be opening in the spring of 2009 and will have a night drop, ATM, and three drive-thru lanes. The grand opening celebration will be held sometime this Spring. You can view details of the grand opening as they become available online as well as view pictures of the construction progress.

## Annual Meeting a Success

All of us at Pinellas Federal Credit Union would like to thank the members and volunteers who participated in the Annual Meeting held on March 18th at the Largo Culture Center. A great time was had by all, as we celebrated another year of helping members reach their financial goals.

Congratulations to all the lucky members who won door prizes including a 19" LCD HD TV, Digital Camera, iPod Shuffle, and Digital Picture Frame!



## Dare to Compare

### *PFCU Has Great Low Rates on Loans!*

There are many benefits of membership at Pinellas Federal Credit Union— friendly, personalized service, a variety of low-cost products to choose from and convenient account access options are just the start. Plus, when it comes to loans, you can count on PFCU for a quick application process and low rates that beat the competition!

- Home Equity Loans - As Low as 6.25% APR\*
- Auto Loans - As Low as 4.90% APR\*
- VISA® Credit Cards - As Low as 9.50% APR\*
- Signature Loans - As Low as 10.50% APR\*

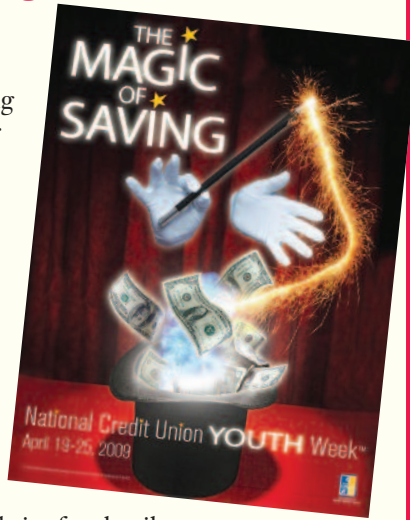
\*Annual Percentage Rate. Fixed rate. Rate subject to change without notice. Rate will be determined by your creditworthiness.

# The Magic of Saving

## National Credit Union Youth Week

We are committed to helping kids and young adults in our community learn the importance of saving and responsibly managing their money. Join us this year as we celebrate National Credit Union Youth Week from April 19-25.

Throughout the week, youth can stop by to participate in fun contests to win prizes! Click on the “youth week” link on our website for details.



## Hocus-Pocus—My Money Grew!

Here are just a few ways to help teach kids of different ages about the magic of saving:

- Have young children—preschool age—sort different types of money into piles by color and size.
- Play grocery store or credit union and help them use a pretend cash register.
- At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop—for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.
- As kids get older, share sales receipts and bills that you receive for items or services you’ve purchased for them.
- If you decide to pay your kids an allowance, don’t just establish one as parents. Sit down with them and discuss allowance amounts and what they should use their allowance for.
- Show children what compounding interest means. Explain that as kids save, they’re constantly earning dividends on their savings—on top of that, they’re earning dividends on their dividends.
- As kids reach high-school age, clarify what you will pay for and what your children are responsible for. Often, once the responsibility of paying for items is on kids, the latest, greatest fashions aren’t so important.

## BRANCH INFORMATION

### MAIN OFFICE

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.

### AIRPORT BRANCH

4770 140th Ave. N., Ste. 401  
Clearwater, FL 33762

### Lobby Hours:

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

2431 Tampa Rd.  
Palm Harbor, FL 34683

### Lobby Hours:

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

### ST. PETERSBURG BRANCH

*(Coming Soon)*

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.

### 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

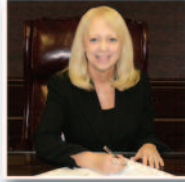
(866) 853-0151

### LOST/STOLEN CARDS

(727) 586-4422 (8am-5pm M-F)

(866) 853-0151 (after hours)

# take note



Linda Reynolds  
CEO/President

## Ask the CEO

**Q:** How can I improve my credit score?

**A:** Since the rate you pay on many types of loans is determined by your credit score, it's important that you know what lenders are looking at when they quote you a rate. A good place to start is by requesting a free copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). Review your report carefully and report any errors. If your credit needs some improvement, remember the basics: pay your bills on time, keep balances low and take out new credit only when you need it. Closing accounts will not bring your score up and may actually lower it because it will appear that you are closer to maxing out your available credit. Call or stop by any Pinellas Federal Credit Union office for more information on credit scores, debt consolidation solutions or for a referral to a qualified credit counselor.

### BOARD OF DIRECTORS

Sue Johnson, *Chairperson*  
 Chuck Kearns, *Vice-Chairperson*  
 Deborah Clark, *Secretary*  
 Judith Stees, *Treasurer*  
 Jack Bowman, *Director*  
 Steve Carroll, *Director*  
 Diane Nelson, *Director*  
 W. Fred Petty, *Director*  
 Julie Scales, *Director*

### SUPERVISORY COMMITTEE

Carlos Thomas, *Chairperson*  
 Leslie Durbin, *Member*  
 Barry Mogil, *Member*  
 Bill Berger, *Member*

### MANAGEMENT STAFF

Linda Reynolds, *President/CEO*  
 Evelyn Molina, *Director of Lending*  
 Lynn Greene, *Director of Operations*  
 Janet King, *Director of Finance*  
 Nelson Lapeiretta, *Director of I.T.*  
 Jennifer Myers, *Director of Marketing*

### BRANCH SUPERVISORS

Theresa Vilardi, *Main Branch*  
 Robin Crandall, *Clearwater Branch*  
 Lauren Weiser, *Airport Branch & North County Branch*  
 Steve Imperiale, *St. Petersburg Branch*



## Loans

### FIXED LOAN RATES

LOAN TYPE	APR*
New Auto Loans	4.90%-16.25%
Used Auto Loans	4.90%-16.25%
Motorcycle Loans - New/Used	12.25%
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	4.85%-16.00%
Used Auto Loans	4.85%-16.00%
Motorcycle Loans - New/Used	12.15%
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	10.50%-15.50%

### HOME LOANS

Home Equity Loans	
Fixed	6.25%-12.00% 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 subject to change without notice. Rate will be determined by your creditworthiness.

\*\* Annual Percentage Rate. Variable rate. Rates subject to change without notice. Payment will not change if rate increases or decreases; approximate term of loan will adjust. Rate will be determined by your creditworthiness. Rates are effective as of March 6, 2009. Call (727) 586-4422 for current rates.

## Savings

ACCOUNT TYPE	RATE	APY*
Regular Savings	0.50%	0.50%
Club Accounts	0.50%	0.50%
IRA Savings	0.50%	0.50%
Term Certificates		
6 mo.	1.980%	2.00%
1 yr.	2.225%	2.25%
2 yr.	2.469%	2.50%
3 yr.	2.567%	2.60%
4 yr.	2.859%	2.90%
5 yr.	3.102%	3.15%

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 subject to change without notice. Rates are effective as of April 1, 2009. Call (727) 586-4422 for current rates and terms.