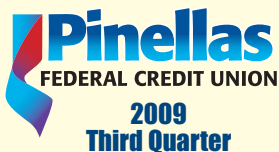


CONNECT

WITH PINELLAS FCU



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Now Open

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the CEO
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Holiday Closing



Labor Day
Monday, September 7



Join Us for a Grand Opening Celebration of Our St. Pete Branch!

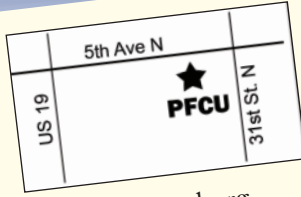
- Friday, July 10th from
9:00 am – 4:00 pm at our
St. Petersburg Branch*.
- Radio Disney® from 10:00 am –
12:00 pm a lucky winner will receive
concert tickets to the Demi Lovato/
David Archuleta concert.
- Take a turn in our Money Booth,
and keep all the cash you can stash.
- Lots of food and door prizes
too, so come join us!

Turn to page 2 to learn more details about our new
St. Pete branch, including location and hours of operation.

*3100 5th Avenue North on the corner of 5th Avenue North and 31st Street North.



St. Petersburg Branch is Now Open!



LOCATION:

3100 5th Avenue N. in St. Petersburg

HOURS OF OPERATION:

Lobby:

Monday – Thursday, 9:00 am – 5:00 pm

Friday, 9:00 am – 6:00 pm

Drive-Through:

Monday, 7:30 am – 5:00 pm

Tuesday – Thursday, 8:00 am – 5:00 pm

Friday, 7:30 am – 6:00 pm

We have heard your requests for a branch location that is more convenient for our members in St. Petersburg, and our new St. Pete Branch is now open for business!

The St. Pete Branch is a full service branch offering Savings and Checking Accounts, Youth Accounts, Loans, CDs, IRAs, Notary, Travelers Cheques, Money Orders, Official Checks, and instant issue ATM cards. We currently have a drive-up ATM and Depository available 24/7, too.

Meet the St. Pete Staff

When you stop by, you can expect to see these friendly faces to assist you with all your financial needs.



From left to right - Branch Supervisor: Steve Imperiale; Teller: Monica-Rochelle; Member Service Representative: Lori; Senior Teller: Cathy.

New Technology



PFCU is bringing you the latest and greatest in banking technology with new receipt printers and signature pads. You can also look forward to an all new web site at www.pinellasfcu.org. The new site will make it easier to navigate to the most requested information! Look for these enhanced features in the months to come.

The Magic of Saving

During National Credit Union Youth Week in April, PFCU's youngest members saved a lot of money and entered fun contests to win special prizes. Thanks to everyone who participated.

And the Winners Are...

Coloring Contest:

Anisha Mongo

Money in the Hat:

Marcisha Mongo (not pictured)

Essay Winner (13-15 age group):

Kristen Rix

Essay Winner (16-18 age group):

Niko Nikolopoulos

All it takes is \$5 to open a MyCa\$h Account, and start earning interest after you reach \$100! Stop by one of our branches to open a youth account today!



Anisha Mongo



Kristen Rix



Niko Nikolopoulos

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

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)

Safe. Sound. Ready to Lend.

A Message from Linda Reynolds, President/CEO

As a member of Pinellas Federal Credit Union, you can feel good about making PFCU your primary financial institution. Amid all the turmoil in the financial services industry, your credit union is part of the solution- not part of the problem.



*Linda Reynolds
CEO/President*

What makes us different? Unlike banks, credit unions are member owned and not for profit. This structure allows us to pass profits along to you through lower fees, better interest rates, and more convenient branch locations like our new St. Petersburg branch. PFCU has never taken part in risky sub-prime lending in order to increase profits. As a result, your credit union is safe, sound and has money to lend.

Additionally, your deposits at PFCU are insured by the NCUA (National Credit Union Administration), an agency of the Federal government, up to \$250,000. IRAs are insured separately for up to \$250,000. You can rest easy knowing that not one penny of insured savings has ever been lost by a member of a federally insured credit union.

Pinellas Federal Credit Union is here for you! If you have any questions or concerns, you may call us at (727) 586-4422 or stop by any one of our five branch locations.

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Carlos Thomas, *Chairperson*
 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 & North County Branch*
 Robin Crandall, *Clearwater Branch*
 Lauren Weiser, *Airport Branch*
 Steve Imperiale, *St. Petersburg Branch*



Loans

FIXED LOAN RATES

LOAN TYPE	APR*
New Auto Loans	5.10%-16.25%
Used Auto Loans	5.10%-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	8.50%-13.50%

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 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 July 1, 2009. Call (727) 586-4422 for current rates.

Savings

ACCOUNT TYPE	RATE	APY*
Regular Savings	0.499%	0.50%
MyCa\$h Accounts	0.499%	0.50%
Club Accounts	0.499%	0.50%
IRA Savings	0.499%	0.50%
Term Certificates		
6 mo.	1.490%	1.50%
1 yr.	2.085%	2.10%
2 yr.	2.230%	2.25%
3 yr.	2.430%	2.45%
4 yr.	2.480%	2.50%
5 yr.	2.720%	2.75%

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 subject to change without notice. Rates are effective as of June 24, 2009. Call (727) 586-4422 for current rates and terms.