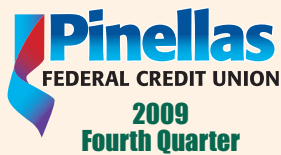


CONNECT

WITH PINELLAS FCU



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Holiday Reminders

Columbus Day

Monday, October 12

Veteran's Day

Wednesday, November 11

Thanksgiving

Thursday – Friday,
November 26-27

Christmas

Thursday, December 24
(close at 1)

Friday, December 25

New Year's Day

Friday, January 1

Linda Reynolds Named CEO of the Year

Our very own Linda Reynolds, CEO/President, was chosen as CEO of the Year by the National Association of Federal Credit Unions (NAFCU) for credit unions with assets less than \$150 million. Reynolds was honored at NAFCU's 42nd Annual Conference & Exhibition in July.



Linda Reynolds, CEO/President is honored as CEO of the Year at the NAFCU Awards Ceremony by Brad Beal, NAFCU Chair (left) and Fred Becker, NAFCU President and CEO (right).

“Linda Reynolds has been a valuable asset to Pinellas Federal Credit Union, demonstrating exemplary leadership skills and ardent dedication that is an inspiration to her colleagues,” said Fred Petty, PFCU Board Chairman. “This award is a testament to her outstanding services on behalf of our members.”

Reynolds joined the Credit Union as CEO/President in 1996 and has made a significant impact during her time here. By listening to suggestions from members and employees, she has added a variety of new products and services to the Credit Union such as an automated lending system, debit cards, e-statements and online bill pay. Reynolds has also made accessing the Credit Union more convenient by increasing the number of branches and ATMs.

We congratulate Linda on her success and hope she continues her positive impact at the Credit Union. Also, thank you to our members for your suggestions and feedback – none of this would be possible without you.

Have You Considered Savings Bonds?

Looking for a unique gift idea or a better return on your savings? Consider purchasing a savings bond as a gift (great for birthdays, weddings and graduations) or personal investment. Savings bonds are backed by the full faith and credit of the United States government and are exempt from state and local taxes since they are issued by the federal government. As an added benefit, the interest earned on bonds can be tax-deferred until the bond is redeemed. To purchase or redeem a savings bond, visit a PFCU branch today!



Get Your Camera Ready!

Feature Your Photo in the 3rd Annual PFCU Members Calendar

Many of you received the 2009 Calendar, and raved about the beautiful pictures that members submitted. Well – it's YOUR turn again! PFCU is currently accepting photographs taken by members. The top 12 photos will be featured in the upcoming calendar. You may submit photo(s) that best reflect Pinellas County – only scenic or abstract photos will be used. Submissions may be made via e-mail to Jennifer Myers at JMyers@pinellasfcu.org or mailed/brought to any branch. Please note that any submissions mailed or brought in will not be returned. Deadline to enter is October 31, 2009. If you would like more information, please call (727)585-4422 ext. 115.

Calendars will be made available at all branches in January 2010.

Another Privilege of Membership

With your PFCU membership, you can save up to 30% off your auto insurance through Chris Black Insurance. You can get a free quote by clicking on the Chris Black Insurance link on www.pinellasfcu.org under "Tools and Resources". Don't miss out on the savings!



Have You Visited Our New Web Site?

Check out www.pinellasfcu.org to see all the new, enhanced features our site has to offer:

- Convenient front page access to:
 - CU Web Connect
 - Loan & Savings Rates
- Financial calculators that can help you figure out how to save on an auto loan, accumulate wealth and figure out a budget
- Enjoy easier navigation



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)

Help PFCU Make Strides Against Breast Cancer

Join us in participating in a community event to benefit a great cause!

What: American Cancer Society Making Strides Against Breast Cancer® of Pinellas

When: Saturday, October 17th – Registration starts at 8 a.m., walk begins at 9 a.m.

Where: North Straub Park, Downtown St. Petersburg

When you join the PFCU team, you'll receive a FREE event t-shirt and a special gift. For more information, please visit www.pinellasfcu.org or call (727) 586-4422.



take note



Linda Reynolds
CEO/President

Ask the CEO

Q How can I reduce my monthly expenses?

A If you are not already using a budget, that's a great place to start. You can use online budgeting tools such as our new calculators available under "Tools and Resources" on our new website to track your income and fixed expenses. Then, keep track of your variable expenses for several weeks to see how much you are spending on groceries, gas, eating out, gifts, etc. As you become more aware of your spending habits, you'll be able to see where you can cut back.

PFCU may also be able to help you with your fixed expenses. Interest rates are at historical lows, and that means you may be able to refinance your home, vehicle, credit card or other loans at a lower rate.

This saves you money in two ways – by reducing the total interest you'll pay over the life of the loan and by lowering your monthly payments. Another option may be a debt consolidation loan which can lower your total monthly payments. Stop by a PFCU branch today and let us help you review your debt obligations to identify money-saving strategies.

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 Brooks, *Main Branch & North County Branch*
- Robin Crandall, *Clearwater Branch*
- Lauren Weiser, *Airport Branch*
- Diane Lubitz (Interim), *St. Pete 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	8.80%-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 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 August 8, 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.	0.990%	1.00%
1 yr.	1.740%	1.75%
2 yr.	1.980%	2.00%
3 yr.	2.430%	2.45%
4 yr.	2.480%	2.50%
5 yr.	2.470%	2.50%

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 September 8, 2009. Call (727) 586-4422 for current rates and terms.