

## Exciting Things are Happening at PFCU!

### New North County Branch Location

#### You Asked, We Delivered

We will be relocating our North County Branch, currently located at Tampa Road and US 19. The new location is in the Seabreeze shopping plaza located on Curlew Road and US 19 – just a mile from the current location. We are anticipating the opening of our new and improved branch sometime in the fall. Our new location will provide the same great services, as well as teller services. Keep watching for updates on our website about branch opening dates and the grand opening event for the new location.

**Coming  
Soon!**

### Airport Branch News

Our Airport Branch building was recently sold by Hallmark Development to USAmeriBank. We will continue to serve our members from this location through October 2011.

Visit [www.pinellasfcu.org](http://www.pinellasfcu.org) for updates.

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# Pinellas Offers the Best Value in Auto Loans

## How to Shop the Competition

When you're looking for the best deal on auto financing, you'll have to do more than compare advertised rates. For example, while another financial institution may get your attention by offering "As Low as 3.95%APR," you'll need to dig deeper to find out what your loan will really cost.

## Here are some other factors to consider:

### ■ Do you have to buy a new vehicle?

Other financial institutions may require you to buy a brand new vehicle to get their lowest rate. At Pinellas we offer our lowest rates on new and used vehicles.

### ■ How long is the term of the loan?

Oftentimes the really low rates are only offered for a 36 or 48 month loan, making the monthly payments much higher.

### ■ What does your credit score need to be to get the low rate?

Many lenders have raised the credit score requirements to qualify for their lowest rates. At Pinellas, we have not changed the credit score requirements, so you may actually qualify for a better rate than elsewhere.

### ■ Can you make bi-weekly payments?

At Pinellas FCU you can make payments every two weeks, lowering your interest charges and making it easier to budget. Other financial institutions may not offer bi-weekly payments.



## Here's an example with a 720 beacon score

### The Competition:

Loan Amount: ..... \$25,000  
Rate: ..... 5.95%APR  
Term: ..... 72 months  
Payments: ..... Monthly payment of \$413.81

### Pinellas FCU:

Loan Amount: ..... \$25,000  
Rate: ..... 5.10%APR  
Term: ..... 72 months  
Payments: .... Bi-weekly payments of \$186.11  
for a monthly total of \$403.85

## A Free New Member Benefit

You can now access copies of cleared checks\* for FREE using Online Banking. Simply log in to Member Web Connect and view your history by clicking on your checking account link. Click on your check number (in blue) and your cleared check will appear in a new window which can also be printed for your convenience.



\*Only available for checks that cleared after October 19, 2009.

## Did You Know...

### Convenience is Just Around the Corner!

The Main branch has a convenient Coin Counting Machine. Stop wasting time rolling your change – just use the CoinStar Machine and it will do the counting for you! Other coin counting machines will charge you a 9%-12% fee – but PFCU only charges 4.9% for Members – that's just pennies! You also have your choice to receive your total in either a cash voucher that can be immediately deposited into your account, or a fee-free option in the form of an eCertificate that can be redeemed at retailers such as: Amazon.com, iTunes, JCPenny, Overstock.com, and many more. Stop by our Main Branch and see how fast all that change adds up.



## Holiday Closing

### Labor Day

Monday, September 6

## 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](http://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



## Ask the CEO

Q:

How can I help a young adult who recently graduated become financially independent?



Linda Reynolds  
CEO/President

A:

You can help young adults become financially independent by setting a good example and providing hands-on learning opportunities. The next time you pay bills, show them how you budget income and expenses. Give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget for groceries. PFCU also offers low cost financial services that are ideally suited to young adults.

**Savings Account** - Make saving a habit with automatic deposits into a Pinellas Federal Credit Union Savings Account.

**Direct Deposit** - Set up payroll checks to be directly deposited into a PFCU checking and/or savings account.

**Checking Account** - A no monthly fee checking account provides an easy-to-manage transaction account for everyday expenses.

**Loans** - When it's time for that first car, PFCU can provide affordable financing.

### BOARD OF DIRECTORS

- Jack Bowman, *Chairperson*
- Judith Stees, *Vice-Chairperson*
- Sue Johnson, *Secretary*
- Deborah Clark, *Treasurer*
- Diane Nelson, *Director*
- Julie Scales, *Director*
- Steve Carroll, *Director*
- Carlos Thomas, *Director*

### SUPERVISORY COMMITTEE

- Monica Davis-Griffin, *Chairperson*
- Bill Berger, *Member*
- Jeff Noa, *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*
- Gina Signor, *Director of Special Projects*

### BRANCH SUPERVISORS

- Theresa Brooks, *Main Branch*
- Joelle Dalby, *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.	8.90%-13.50%
Used boat 60 mos.	8.90%-13.50%
RV Loans	8.90%-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 June 14, 2010. Call (727) 586-4422 for current rates.

# Savings

ACCOUNT TYPE	RATE	APY*
Regular Savings	0.399%	0.40%
Club Accounts	0.399%	0.40%
IRA Savings	0.399%	0.40%
Term Certificates		
6 mo.	0.74%	0.75%
1 yr.	0.99%	1.00%
2 yr.	1.48%	1.50%
3 yr.	1.98%	2.00%
4 yr.	2.22%	2.25%
5 yr.	2.46%	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 June 14, 2010. Call (727) 586-4422 for current rates and terms.