



### Loan Rates

Consumer Loans	APR*
New & Used Auto Loans	2.15 - 17.50%
New & Used Motorcycle Loans	6.75 - 18.00%
New & Used Boat Loans	7.90 - 13.90%
New & Used RV Loans	7.90 - 13.90%
Personal Loans	9.50 - 18.00%
Personal Loan Plus Collateral	16.25%
Computer Loans	7.90 - 15.90%
Share & Certificate Secured Loans	4.00% over prevailing account rate

### Home Loans

Home Equity Loans	4.50 - 11.99%
Mortgage Loans	Rates Vary**

### Credit Cards

Visa® Credit Card	9.50 - 18.00%
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\*Annual Percentage Rate (APR). Fixed Rate. Actual rate will be based on credit history, loan term and amount financed. All rates are effective as of 1/01/16, are accurate at time of print and subject to change. Excludes loans currently held by Pinellas Federal Credit Union.

\*\*Pinellas Federal Credit Union (NMLS# 794591) provides mortgage loans in partnership with CU Members Mortgage, a division of Colonial Savings, F.A. (NMLS #401285). Equal Housing Lender.

### Savings Rates

Account Type	Rate	APY*
Regular Savings	0.200%	0.20%
My Ca\$h Youth Savings	0.200%	0.20%
EZ Saver	0.200%	0.20%
Club Account	0.200%	0.20%
IRA Savings	0.200%	0.20%
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 are available for 1 to 5 year terms. Rates are identical to those of the 1 to 5 year Certificate Accounts.

\*Annual Percentage Yield (APY). Rates, are effective as of 1/01/16, are accurate at time of print and are subject to change. Federally insured by NCUA.



Federally Insured by NCUA. Equal Housing Lender.

## GET A LOAN, GET AWAY!

Rates as low as **2.15% APR\***

Refinance a vehicle loan of at least \$10,000 from another lender with PFCU and receive a **FREE hotel or cruise vacation package!\*\***

**3 DAY, 2 NIGHT DRIVE AWAY - OR - 4 DAY, 3 NIGHT NCL CRUISE**



- OR -



\*APR-Annual Percentage Rate. Fixed rate. Rates are accurate at time of print and subject to change without notice. Actual rate based on credit history, age of collateral and loan term. Example: the monthly payment for a loan balance of \$25,000 at a 72-month term at 2.15% APR would be approximately \$370.43. Call 727.586.4422, visit [www.pinellasfcu.org](http://www.pinellasfcu.org) or stop by a branch for rates, terms and conditions. Limited time offer valid 01/01/16 - 03/31/16 excludes loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without prior notice. Federally insured by NCUA. Equal Housing Lender. \*\*Hotel package includes a 3-day, 2-night stay for two adults and up to two children. Choose from 400+ Wyndham Hotel Group properties. A 35-day advance reservation is required. Vacation certificate is valid for one year, is transferable and includes hotel accommodations only and all hotel taxes. Cruise package includes 4 days and 3 nights for two adults aboard Norwegian Sky Cruise leaving out of the Port of Miami. A 90-day advance reservation is required. Cruise certificate is valid for one year and is not transferable. Traveler is responsible for all port fees and taxes. All trademarks or service marks are the property of the respective parties/owners.

## Build Your Nest Egg

### Contribute to an Individual Retirement Account

Plan now for your future retirement! Pinellas Federal Credit Union offers Traditional, Roth and Coverdell IRA Savings and Certificate Accounts to help you with your retirement savings goals. Now through April 15, 2016 you can make an IRA contribution for the previous or current tax year – or for both tax years. For current rates and information, call 727.586.4422 visit [www.pinellasfcu.org](http://www.pinellasfcu.org) or stop by your nearest branch.

\*Please consult your tax advisor regarding your tax status and deductibility of your contribution.

## Holiday Closures

**New Year's Day**  
Friday, January 1

**Martin Luther King Jr. Day**  
Monday, January 18

**President's Day**  
Monday, February 15

# Notice of Annual Meeting

The Pinellas Federal Credit Union Annual Meeting will be held promptly at 4:30pm on Wednesday, March 16, 2016 in the Corporate Office located at 10273 Ulmerton Road, Largo, FL 33771. The terms of two (2) members of the Board of Directors will expire in March 2016. 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 4, 2015): [1] a petition signed by 1% of Credit Union membership who joined on or before December 31, 2015; [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.



## Branch Information

**Largo Branch**  
 10273 Ulmerton Road, Largo, 33771  
 Branch Supervisor: Lauren Weiser  
 Lobby Hours: M-Th 9 am - 5 pm  
 F 9 am - 6 pm  
 Drive Thru: M 7:30am-5pm  
 T-Th 8 am - 5 pm  
 F 7:30am-6pm

**Clearwater Branch**  
 1601 Gulf-to-Bay Blvd., Clearwater, 33755  
 Branch Supervisor: Shannon Jarnagin  
 Lobby Hours: M-Th 9 am - 5 pm  
 F 9 am - 6 pm  
 Drive Thru: M 7:30am-5pm  
 T-Th 8 am - 5 pm  
 F 7:30am-6pm

**St. Petersburg Branch**  
 3100 5th Ave. N, St. Petersburg, 33713  
 Branch Supervisor: Peggy Pruitt  
 Lobby Hours: M-Th 9 am - 5 pm  
 Fri 9 am - 6 pm  
 Drive Thru: M 7:30am-5pm  
 T-Th 8 am - 5 pm  
 F 7:30am-6pm

**Roosevelt Branch**  
 15201 Roosevelt Blvd., Ste.113  
 Clearwater, 33760  
 Branch Supervisor: Linda Ventura  
 Lobby Hours: M-Th 8 am - 5 pm  
 F 8 am - 6 pm  
 Drive Thru: M 7:30am-5pm  
 T-Th 8 am - 5 pm  
 F 7:30am-6pm

**North County Branch**  
 30645 US Hwy 19 N, Palm Harbor, 34684  
 Branch Supervisor: Kim Nolet  
 Lobby Hours: M-Th 8 am - 5 pm  
 F 8 am - 6 pm

**Pasco Branch**  
 4435 Rowan Rd., Ste.2, Bldg. B  
 New Port Richey, 34653  
 Branch Supervisor: Kim Nolet  
 Lobby Hours: M-Tu-F 8:30am-5pm  
 Closed for Lunch: M-Tu-F 1 pm - 2 pm  
 Closed W & Th

## 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)

# TurboTax® Discounts for PFCU Members

## The Smarter Way to Your Biggest Refund: Turbo Tax



Pinellas Federal Credit Union teamed with the Love My Credit Union Rewards TurboTax program to offer our members **savings of up to \$15 on TurboTax federal products**. This year, file your taxes the smarter way, and get your biggest possible refund – guaranteed – and **save up to \$15 on TurboTax federal products**.

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# New Fee Schedule

## Fee Changes Effective March 1, 2016

Effective March 1, 2016 the following new fees and/or changes will apply:

Early Account Closure (if closed within 180 days) .....	\$15
Non Sufficient Funds (NSF) .....	\$32 ea.
<i>(applies to overdrafts created by checks, ATM withdrawals or other electronic means)</i>	
Overdraft Privilege .....	\$32 ea.
<i>(applies to overdrafts created by checks, ACH transfers, Point-of-Sale and ATM transactions)</i>	
Returned Deposited or Cashed item (unpaid item)	
Account Owner .....	\$32 ea.
Non-Account Owner .....	\$32 ea.
Foreign Check Collection .....	\$30 ea.
Account Research .....	\$20/hr.

Please call 727.586.4422, visit www.pinellasfcu.org or stop by a branch to view our Fee Schedule(s).

# Keep Informed



For the latest news and events "like" us on Facebook and follow us @PinellasFCU on Twitter!

**Board of Directors**  
 Carlos Thomas, Chairman  
 Stephen Carroll, Vice Chairman  
 Sue Johnson, Secretary  
 Judith Stees, Treasurer  
 Jack Bowman, Director  
 Deborah Clark, Director  
 Monica Davis-Griffin, Director  
 Diane Nelson, Director  
 W. Fred Petty, Director

**Supervisory Committee**  
 Jane Shifflett, Chairperson  
 Mark Esparza, Member  
 Betty Hayward, Member  
 Bill McGuinness, Member  
 Cyndi Meinck, Member

**Executive Management**  
 Evelyn Molina, President/CEO  
 Janet King Bower, VP of Finance/CFO  
 Ken Cameron, VP of Lending/Collections  
 Debra Collins, VP of Operations  
 Nelson Lapeiretta, VP of Information Technology  
 Gina Signor, VP of Administration