

Second Quarter 2016

Loan Rates

Consumer Loans	APR*
New & Used Auto Loans	2.25 - 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	4.00% over prevailing
Secured Loans	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 04/01/16, 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	0.100%	0.10%
My Ca\$h Youth Savings	0.100%	0.10%
EZ Saver	0.100%	0.10%
Club Account	0.100%	0.10%
IRA Savings	0.100%	0.10%
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 04/01/16, 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!



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 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 2.25% APR would be approximately \$371.55. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for rates, terms and conditions. Limited time offer valid 04/01/16 - 06/30/16 excludes loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without prior notice.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.

Home Equity Loan

The Right Tool to Get the Job Done

The hardest part of any home improvement project is getting started – and having the right tools. That includes financing. A Pinellas Federal Credit Union Home Equity Loan, with a rate as low as 4.50% APR,* can help kick-start your home improvement projects. Finance at least \$7,500 with us April 1 through June 30, 2016 and automatically enter a drawing to win a \$500 Home Depot® gift card.**

*APR=Annual Percentage Rate. Fixed Rate. Rate is accurate at time of print and subject to change without notice. Actual rate based on creditworthiness. Must finance at least \$7,500 and meet standard underwriting guidelines. Example: the monthly payment for a loan balance of \$7,500 at a 60-month term and 4.50% APR would be approximately \$139.85. Primary residence only. Pinellas Federal Credit Union must be in 1st or 2nd lien position on property. Limited time offer valid 04/01/16 - 06/30/16 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. **No purchase necessary to enter drawing. One entry per household. Need not be present to win. Must be a legal Florida resident of at least 18 years of age. Members who finance a home equity loan will be automatically entered into the drawing. To enter the drawing without financing: write your name, physical address and phone number on a 3"x5" index card and mail it to Pinellas Federal Credit Union, Attn: Marketing – \$500 Home Depot® Gift Card, P.O. Box 2300, Largo, FL 33779-2300. All entries must be received by 06/30/15 at 5PM EST. Odds of winning depend on number of entries. One winner will be chosen by random drawing and notified via phone, email or letter by 07/31/15, 5PM EST. Void where prohibited. Credit Union employees, officers, volunteers and their immediate family household members are not eligible for the drawing. All trademarks or service marks are the property of the respective parties/owners.

Holiday Closures

Memorial Day – May 30

Independence Day – July 4

Youth Get Financially Fit

April is National Credit Union Month™



Now is the perfect time to show youth and teens how to pump up their savings at Pinellas Federal Credit Union. One of the best ways to ensure your child grows up to be financially fit is to teach them how to diligently save and manage money.

Give your child a small allowance and encourage them to save a portion of it. Consider matching every \$1 they save and deposit the funds into a Pinellas Federal Credit Union's MyCa\$h Savings Account. Show your child how to read the account statements so they can watch their money grow. As older children begin earning their own money, open a Pinellas Federal Credit Union share draft/checking account and help them manage it wisely, too.

Research shows that when kids learn to manage money at an early age, they are better prepared to handle their finances when they leave home. Help the youth in your life get Credit Union Strong™! Stop by any branch during National Credit Union Youth Month and make a deposit to his or her MyCa\$h Youth Account. If your child does not yet have a MyCa\$h Youth Account, designed exclusively for youth up to the age of 18, this is the perfect time to open one.

LOVE MY CREDIT UNION REWARDS

Members have saved over \$1.4 billion with Love My Credit Union Rewards.

Sprint TurboTax CU Road Pay DIRECTV

to shop

Start saving today at LoveMyCreditUnion.org

Coming Soon:

Secured Visa™ Credit Card

Do you have little or no credit history? Do you need to rebuild your credit rating? If so, then the right tool for the job is right around the corner: a Secured Visa Credit Card.

Pledge a deposit (i.e.: \$500) of your share savings account as collateral. We will extend an equivalent limit for a Secured Visa Credit Card. Responsible use and timely repayment can help new borrowers establish a credit payment history, or help borrowers with past financial challenges rebuild their credit rating. Over time, they may qualify for an unsecured credit card and/or a higher credit limit.

Our credit cards have a low interest rate, no annual fee and no cash advance or balance transfer fees – not to mention the purchasing power and protection of Visa. Watch for further details, soon!

Fee Schedule Change

Effective April 1, 2016

A Visa® Late Payment Fee of up to \$25.00 per Visa account will apply if the minimum payment is not made by the due date, not to exceed the required minimum payment.

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

Keep Informed



For news and events "like" us on Facebook, follow us on Twitter and visit www.pinellasfcu.org

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 7:30 am - 5 pm
T-Th 8 am - 5 pm
F 7:30 am - 6 pm

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 7:30 am - 5 pm
T-Th 8 am - 5 pm
F 7:30 am - 6 pm

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 7:30 am - 5 pm
T-Th 8 am - 5 pm
F 7:30 am - 6 pm

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 7:30 am - 5 pm
T-Th 8 am - 5 pm
F 7:30 am - 6 pm

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
24 Hour ATM only

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)