

Get Connected

Third Quarter 2016

Consumer Loans

Consumer Loans	APR ¹
New & Used Vehicle	2.25% - 17.50%
New & Used Motorcycle	5.95% - 18.00%
New & Used Boat	5.95% - 13.90%
New & Used RV	6.90% - 13.90%
Personal Loan	9.50% - 18.00%
Personal Loan Plus Collateral	16.25%
Computer	7.90% - 15.90%
Share & Certificate	3.00% over current
Account Secured	account rate

Home Loans

Home Equity	4.50% - 11.99%
Mortgage ²	Rates Vary

Credit Cards

Visa® Credit Card ³	9.50% - 18.00%
--------------------------------	----------------

¹APR (Annual Percentage Rate) is effective 07/01/16, accurate at time of print & subject to change without notice. Loans subject to credit approval and underwriting guidelines.

²Pinellas Federal Credit Union (NMLS #79451) provides mortgage loans in partnership with CU Members Mortgage, a division of Colonial Savings, F.A. (NMLS #401285).

³Other terms, fees & conditions may apply. See the Visa Account Agreement & Fee Schedule for details.

Share Accounts

Account Type	Rate	APY ¹
Regular Savings	0.100%	0.10%
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 Same as Certificate Accounts (1 to 5 year terms)

¹APY (Annual Percentage Yield) is effective 07/01/16, accurate at time of print & subject to change without notice. Some fees and/or early withdrawal penalties may reduce earnings. See the Important Information About Your Account brochure & Fee Schedule for details.

Same Car - Lower Rate

Refinance and lower your Auto Loan Rate by 2%



Refinance your auto loan from another lender to Pinellas Federal Credit Union and lower your rate by up to 2% APR*. You may even lower your monthly payment. Apply today and save!

*APR (Annual Percentage Rate). Floor rate is 2.25% APR. Rates are accurate at time of printing and subject to change without notice. Actual rate will be based on credit history and underwriting guidelines. Example: the monthly payment for a \$25,000.00 loan balance with a 72-month term at 2.25% APR would be approximately \$371.53. Limited time offer, valid 07/01/16 - 09/30/16, excludes loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without notice.

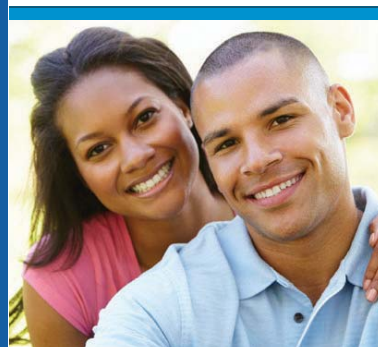
We Fund Summer Fun

Watercraft and Motorcycle Loans as Low as 5.95% APR*



Are you in the market for summer toys? If so, finance your watercraft or motorcycle loan with Pinellas Federal Credit Union. Then, set up convenient automatic loan repayments and enjoy your summer. Apply today!

*APR (Annual Percentage Rate). Rates are accurate at time of printing and subject to change without notice. Actual rate will be based on credit history and underwriting guidelines. Example: the monthly payment for a \$30,000.00 loan balance with a 72-month term at 5.95% APR would be approximately \$496.53. Limited time offer, valid 07/01/15 - 09/30/15, excludes new purchases and loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



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



Start saving today at LoveMyCreditUnion.org



Federally Insured by NCUA. Equal Housing Lender.



Now Available

Secured Visa® Credit Card

If you need to establish credit history or rebuild your credit rating, consider a Secured Visa Credit Card. Pledge a deposit (i.e.: \$500) of your share savings account. We will extend an equal credit limit for a Secured Visa Credit Card. Responsible use and timely repayment can help build credit history or rebuild credit ratings. Over time, borrowers may qualify for an unsecured credit card and/or a higher credit limit.



Got GAP?

For Your Vehicle Loan

Otherwise, you could owe more on your car loan

than your car is worth.



If your vehicle is totaled, "fair market value" doesn't seem fair if you owe more on your loan than what your insurance company says your vehicle is worth. GAP can help pay the difference. Don't let a wrecked car wreck your finances!

*GAP is optional coverage, will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Eligibility requirements, conditions and exclusions may apply. Ask your loan representative or read the GAP Waiver Agreement for complete information. Adding the GAP fee to your loan will increase the cost of GAP. You may cancel at any time. If you cancel within 90 days you will receive a full refund of any fee paid. You will receive additional information before paying the fee for this product.

Debt Protection Help Protect Your Family. Erase Your Debt.

Life can be wonderful but can get complicated when unexpected things happen. Protecting your loan payments against death, disability or involuntary unemployment could help protect your finances and your family from financial hardship. Debt protection is voluntary and it is easy to apply. Inquire today.*



*Your purchase of debt protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms and conditions of debt protection. You may cancel at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid. ©CUNA Mutual Group, 2016 All Rights Reserved.

ID Theft Protection

Introducing Member Security Center

Identity theft is one of the most prevalent consumer complaints reported to the Federal Trade Commission (FTC) and other enforcement agencies each year. That is why Pinellas Federal Credit Union offers Member Security Center. This service monitors, detects and alerts you to suspicious activities regarding your identity. It also offers restoration services if you become a victim. You can select from the level of identity theft protection that best fits your budget and needs. Enroll online! Visit www.pinellasfcu.org and click the Member Security Logo to get started.

Identity theft can happen at anytime.
Are you protected?

www.MemberSecurityCenter.com

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)



Largo Branch

10273 Ulmerton Rd.
Largo, FL 33771

Clearwater Branch

1601 Gulf to Bay Blvd.
Clearwater, FL 33755

Roosevelt Branch

15201 Roosevelt Blvd.,
Ste. 113
Clearwater, FL 33760

North County Branch

30645 U.S. Hwy. 19 N.
Palm Harbor, FL 34684

St. Petersburg Branch

3100 5th Ave. N.
St. Petersburg, FL 33713

Pasco ATM

4435 Rowan Rd.
Ste. 2, Bldg. B
New Port Richey, FL 34653