

Get Connected

Fourth 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 Mortgage ²	4.25% - 11.99% Rates Vary
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Credit Cards

Visa® Credit Card ³	9.50% - 18.00%
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¹APR (Annual Percentage Rate) is effective 10/01/16, 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	
(1 to 5 year terms)	Certificate Accounts	

¹APY (Annual Percentage Yield) is effective 10/01/16, 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 Your Sleigh and Lower your Rate by up to 2% APR*

Refinance your vehicle 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!

*APR (Annual Percentage Rate). Fixed rate. Floor rate is 2.25% APR. Actual rate will be based on credit history and underwriting guidelines. Rates are accurate at time of print and subject to change without notice. Example: the monthly payment for a \$25,000 loan balance with a 72-month term at 2.25% APR would be approximately \$371.53. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for current rates, fees, terms and conditions. Limited time offer valid 10/01/16 - 12/31/16 excludes loans currently financed by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



Visa® Credit Cards Rates as Low as 9.50% APR*

Add sparkle to your holiday season using a PFCU Visa credit card! We have a low fixed rate and no balance transfer or cash advance fees. Swipe. Sign. Repeat.

*APR (Annual Percentage Rate) for purchases, cash advances and balance transfers ranges from 9.50% to 18.00% Fixed Rate. Actual rate will be based on credit history and underwriting guidelines. The same qualifying rate applies to all classes of transactions. We begin charging interest on the transaction date. Avoid paying interest by paying the entire balance in full by the due date each month. Rates are accurate at time of print and subject to change without notice. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for current rates, fees, terms and conditions.

Holiday Loans

Rates as Low as 6.50% APR* for up to 12 Months

Does holiday spending have your budget in a tangle? A holiday loan with a rate as low as 6.50% APR* can give you the extra cash you need.

*APR (Annual Percentage Rate). Fixed rate. Actual rate will be based on credit history and underwriting guidelines. Rates are accurate at time of print and subject to change without notice. Must finance from \$500 to \$1,500 for up to 12 months. Example: the monthly payment for a loan balance of \$1,000 and a 12-month term at 6.50% APR would be approximately \$86.30. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for current rates, fees, terms and conditions. Limited time offer valid 10/01/16 - 12/31/16 excludes loans currently financed 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

Holiday Closures

Columbus Day	October 10
Veterans Day	November 11
Thanksgiving	November 24 & 25
Christmas Day	December 26 (observed)
New Year's Day	January 2 (observed)



Federally Insured by NCUA.
Equal Housing Lender.

December Skip-A-Pay

Do You Need Extra Holiday Cash?

Ask us how you can skip your December 2016 loan payment* and put extra cash in your pocket for holiday spending. You must sign up by November 30, 2016 to take advantage of this special, limited time offer. Hurry!

*A fee and some restrictions apply. Please call 727.586.4422, visit www.pinellasfcu.org or visit a branch for a Skip-A-Pay Enrollment Form and complete terms and details.



INTERNATIONAL
CREDIT UNION
DAY
OCTOBER 20
2016



9 PRINCIPLES

CREDIT UNIONS ARE
NOT-FOR-PROFIT,
MEMBER-OWNED
FINANCIAL COOPERATIVES



World Council
of Credit Unions

#CUDIFFERENCE #ICUDAY



Visa® Gift Cards

The Perfect Gift. Every Time.

Finish your shopping early so you can relax and celebrate the holidays! Holiday gift cards are now available in all branches.

Home Equity Loans

Rates as low as 4.25% APR* for up to 72 Months

A Pinellas Federal Credit Union home equity loan can help make your home even sweeter this holiday season – just in time for entertaining family and friends. Finance at least \$10,000 or more and we will pay up to \$300 in closing costs.*

*APR (Annual Percentage Rate). Fixed rate. Actual rate will be based on credit history and underwriting guidelines. Rates are accurate at time of print and subject to change without notice. Minimum loan balance must be at least \$10,000. Example: the monthly payment for a loan balance of \$20,000 and a 72-month term at 4.50% APR would be approximately \$317.48. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for current rates, fees, terms and conditions. Limited time offer valid 10/01/16 - 12/31/16 excludes loans currently financed by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



Annual Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed. You may review our policy and practices at www.pinellasfcu.org (click the "Privacy Policy" link) or receive a free copy upon request by calling 727.586.4422.

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)



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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