

Consumer Loans

| Consumer Loans | APR ¹ |
|-------------------------------|--------------------|
| New & Used Vehicle | 2.60% - 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 | 4.75% - 11.75% Rates Vary |
|-----------------------------------|------------------------------|

Credit Cards

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

¹APR (Annual Percentage Rate) is effective 04/01/17, 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 (1 to 5 year terms) | Same as Certificate Accounts | |

¹APY (Annual Percentage Yield) is effective 04/01/17, 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.



Federally Insured by NCUA. Equal Housing Lender.

Holiday Closures

Memorial Day
May 29

Independence Day
July 4

Vehicle loan rates as low as 2.60% APR*

GET A LOAN, GET AWAY!

Home equity loan rates as low as 4.75% APR*

Finance or refinance a vehicle loan or a home equity loan of \$20,000 or more with Pinellas Federal Credit Union 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 will be based on credit history and underwriting guidelines. Example: the monthly payment for a new vehicle loan of \$20,000 with a 72-month term at 2.60% APR would be approximately \$300.35. The monthly payment for a home equity loan of \$20,000 with a 72-month term at 4.75% APR would be approximately \$319.85. Limited time offer valid 04/01/17 - 06/30/17 excludes loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without notice. **Hotel package includes a 3-day, 2-night stay for two adults and up to two children at one of 400+ Wyndham Hotel Group properties. A 35-day advance reservation is required. Vacation certificate is valid for one year, includes only hotel accommodations and hotel taxes, and is transferable. 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, excludes port fees and taxes, and is transferable. Trademarks/service marks are the property of the respective parties/owners.

Kids Give a Hoot About Savings

April is National Credit Union Youth Month

When it comes to saving money, is your child a happy little owl or one who saves with a scowl? Learning to save and use money wisely is a crucial life skill, which Pinellas Federal Credit Union is committed to helping our youngest members develop. That is why we created the MyCa\$h Youth savings account, specifically for members up to the age of 18. Celebrate National Credit Union Youth Month in April by bringing your child or grandchild to any Pinellas Federal Credit Union branch and opening a MyCa\$h Youth savings account. Encourage them to give a hoot about saving now, so they can soar when they are older.



Individual Retirement Accounts

Save for Retirement. Save on Taxes.

You can still contribute to an IRA for either tax year (or both tax years) by the tax filing deadline – and you may also qualify for a tax deduction.* We offer Traditional, Roth and Coverdell IRA share saving accounts and certificates to help you save for retirement.

*IRA share savings requires no minimum opening balance; must maintain a \$200.00 minimum balance to earn the stated APY. IRA certificates require a \$500.00 minimum opening balance; must maintain a \$500.00 minimum balance to earn the stated APY. Fees and early withdrawals of principal and/or interest may result in early withdrawal penalties and will reduce earnings. Please consult a tax advisor about the deductibility of your IRA contribution(s).



File Your Taxes the Smarter Way

Save up to \$15 on TurboTax® Federal Products

You still have time to file your taxes with TurboTax and save – and you do not need any special tax knowledge or an appointment to get your taxes done right. TurboTax SmartLook™ connects you with an expert live, on-screen so you can obtain answers when you need them. File with TurboTax and get your maximum refund!

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.



Members have saved nearly \$2 billion with Love My Credit Union Rewards!



Start saving today at LoveMyCreditUnion.org

Member Security Center

Identity Theft Protection and Restoration

Identity theft is one of the most prevalent consumer complaints reported to the FTC (Federal Trade Commission) and other enforcement agencies each year. That is why we offer Member Security Center to our members. This service not only monitors, detects and alerts you to suspicious activities regarding your identity; it also offers restoration services if you become a victim. You can select the level of theft protection that best fits your needs and budget. Enroll online! Visit www.pinellasfcu.org and click the Member Security Center logo to get started.

Identity theft can happen at anytime. Are you protected?

www.MemberSecurityCenter.com

\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

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 (Business Hours)

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