

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
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Credit Cards

Visa® Credit Card ³	9.50% - 18.00%
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¹APR (Annual Percentage Rate) is effective 07/01/17, 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 Same as Certificate Accounts (1 to 5 year terms)

¹APY (Annual Percentage Yield) is effective 07/01/17, 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

Independence Day
July 4

Labor Day
September 4

Vehicle loans as low as **2.60%** APR*

Select Your Summer Fun!

Motorcycle & Watercraft loans as low as **5.95%** APR*

Finance or refinance a Vehicle, Motorcycle or Watercraft loan of \$15,000 or more with Pinellas Federal Credit Union and receive a **FREE event, hotel or cruise vacation package!****

Receive your choice of:

2 Day, 1 Night Event Package
to any regular season sporting event, theme park tickets, concert tickets, spa experience or round of golf

3 Day, 2 Night Vacation Get Away Package

4 Day, 3 Night NCL Cruise Package



*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 \$15,000 with a 72-month term at 2.60% APR would be approximately \$225.26. The monthly payment for a new motorcycle or watercraft loan of \$15,000 with a 72-month term at 5.95% APR would be approximately \$248.30. Limited time offer, valid 07/01/17-09/30/17, excludes loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without notice. **Event package includes two entry-level tickets and a 2-day, 1-night stay at a Wyndham®, Marriott®, Hilton® or Hyatt® property. A 60-day advance reservation is required. Hotel package includes a 3-day, 2-night stay for two adults and up to two children at one of 400+ properties of Wyndham Hotel Group, LLC. A 35-day advance reservation is required. Event and hotel packages are valid for one year, include only hotel accommodations and taxes, and are transferable. Cruise package includes 4 days and 3 nights for two adults aboard Norwegian Sky Cruise Line® 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.



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!
Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Personal Loans

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



Put sizzle in your summer, plan now for back to school expenses or pay for unexpected expenses with an affordable Pinellas Federal Credit Union personal loan. Borrow \$500 to \$1,500 and take up to 12 months to repay the balance.

*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 personal loan of \$1,500 with a 12-month term at 6.50% APR would be approximately \$129.46. Limited time offer, valid 07/01/17-09/30/17 on loan balances from \$500 to \$1,500, excludes loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



Home Equity Loans

Rates as low as **4.75%** APR for up to **72 Months***



Are you planning to remodel your kitchen or bath, install a pool, make general repairs or plant new landscaping? Finance your home improvement projects with a low-rate home equity loan of \$20,000 or more with Pinellas Federal Credit Union and we will pay up to \$300 in closing costs.

*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 \$20,000 loan balance with a 72-month term at 4.75% APR would be approximately \$319.82. Limited time offer, valid 07/01/17-09/30/17 on loan balances of \$20,000 or more, excludes loans currently held by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



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



Start saving today at LoveMyCreditUnion.org

New Fee Schedule

Fee Changes Effective September 1, 2017

3x5 Safe Deposit Box	\$25/yr.
5x10 Safe Deposit Box	\$55/yr.
10x10 Safe Deposit Box	\$75/yr.
Dormant Account (After 12 mos. of inactivity)	\$10/mo.
Garnishment or Levy	\$50 ea.
Gift Card	\$4 ea.
Money Order	\$3 ea.
Non-Sufficient Funds (NSF) (Check, ACH, ATM withdrawal, debit card, point-of-sale, electronic means)	\$34 ea.
Overdraft Privilege (Check, ACH, ATM withdrawal, debit card, point-of-sale, electronic means)	\$34 ea.
Paper Statement by Mail	\$2.50 ea.
Returned Deposited or Cashed Item (Self to Self)	\$34 ea.
Returned Deposited or Cashed Item (Third Party)	\$20 ea.
Stop Payment	\$34 ea.
Wire Transfer (Outgoing).....	\$25 ea.

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

Member Services
727.586.4422

WebConnect
www.pinellasfcu.org

VoiceConnect
727.588.0182
800.253.7394 (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 (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