

## Consumer Loans

Loans	APR <sup>1</sup>
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 <sup>2</sup>	4.25% - 11.75% Rates Vary
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## Credit Cards

Visa <sup>®</sup> Credit Card <sup>3</sup>	9.50% - 18.00%
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<sup>1</sup>APR (Annual Percentage Rate) is effective 1/01/18, accurate at time of print and subject to change without notice. Loans subject to credit approval and underwriting guidelines. <sup>2</sup>Pinellas Federal Credit Union (NMLS #794591) provides mortgage loans in partnership with CU Members Mortgage, a division of Colonial Savings, F.A. (NMLS #401285). <sup>3</sup>Other terms, fees and conditions may apply. See the Visa Account Agreement and the Fee Schedule for details.

## Share Accounts

Account Type	Rate	APY <sup>1</sup>
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)

<sup>1</sup>APY (Annual Percentage Yield) is effective 1/01/18, accurate at time of print and subject to change without notice. Some fees and/or early withdrawal penalties may reduce earnings. See the Important Information About Your Account brochure and the Fee Schedule for details.



Federally Insured by NCUA.  
Equal Housing Lender.

## Holiday Closures

**New Year's Day – Monday, January 1**

**Martin Luther King Jr. Day – Monday, January 15**

**President's Day – Monday, February 19**

## New President/CEO

### Please Welcome Sherry Belcher, CUCE

The Board of Directors is pleased to announce Mrs. Sherry Belcher as Pinellas Federal Credit Union's new President/CEO. Sherry most recently was with Altier Credit Union in Tempe, AZ, where she was Chief Operating Officer. Prior to Altier, she successfully led teams in Consumer and Real Estate Lending, Collections, Compliance, Human Resources, Finance and Information Technology at three Georgia and California credit unions. Sherry brings to us over 25 years of credit union industry experience, 20 years of which were in executive leadership roles.



**Sherry Belcher, CUCE**  
President/CEO

Sherry has been actively engaged in charities such as the Children's Miracle Network and Hats for Hope, a program that provides hats for chemotherapy patients. She has been a member of several community boards, serving as Vice President of the Middle Georgia Chapter Board (10 years) and as a CUNA CFO Council Member (13 years). Sherry has a Bachelor's degree in Organizational Management and is a CUNA certified expert in credit union compliance ("CUCE").

We are confident of Sherry's ability to lead Pinellas Federal Credit Union as we move forward into 2018. Please join us in welcoming her to our Pinellas Federal Credit Union family.

Jack Bowman, Board Chairman  
Pinellas Federal Credit Union

## Vehicle Loan Refinancing

### Rates as Low as 2.60% APR\* and Terms up to 72 Months

New year, new rate! Refinance your vehicle loan of \$15,000 or more from another lender to Pinellas Federal Credit Union and choose:

- Free Guaranteed Asset Protection (\$395 value)\*
- \$200 off Extended Warranty\* -or-
- \$200 Cash in Your Pocket\*



\*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. Your purchase of an extended warranty service agreement is optional, will not affect your application for credit or the terms of any credit agreement required to obtain a loan and you may cancel it at any time. Certain eligibility requirements, conditions and exclusions may apply. Please see your extended warranty service agreement for complete terms, conditions and coverage. Limited time offer valid 1/1/18 - 3/31/18 may be withdrawn at any time without notice and excludes new purchases and loans currently financed by Pinellas Federal Credit Union.

## Home Equity Loans

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

Do you need to make a few home repairs? Finance your home improvement projects with a Pinellas Federal Credit Union home equity loan. You can borrow \$15,000 or more for up to 72 months 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 new home equity loan of \$15,000 with a 72-month term at 4.25% APR would be approximately \$236.41. Limited time offer valid 1/1/18-3/31/18 may be withdrawn at any time without notice and excludes loans currently financed by Pinellas Federal Credit Union.

# Notice of Annual Meeting

## Pinellas FCU Annual Membership Meeting



The Pinellas Federal Credit Union Annual Meeting will be held promptly at 4:30 pm on Wednesday, March 21, 2018 in the Corporate Office located at 10273 Ulmerton Road, Largo, FL 33771. The terms of three (3) Board members will expire in March 2018. A Nominating Committee has been formed to present candidates for election to the Board. Members, ages 18 years and older, who are in good standing and are interested in serving on the Board of Directors may submit nominations by petition for vacant seats. Interested parties must submit the following to the Board Secretary, no later than 40 days before the Annual Meeting (February 3, 2018): [1] a petition signed by 1% of Credit Union membership who joined on or before December 31, 2017; [2] an official volunteer application; [3] a signed certificate stating the nominee is agreeable to the nomination and will serve a three-year term if elected; and [4] a cover letter with biographical data and reason(s) for wishing to serve, along with a resume of qualifications. Interested applicants should contact the Executive Assistant at 727.586.4422, x117 for required forms.



## Individual Retirement Accounts

### It Pays to Save for Your Retirement

Make regular contributions to your Individual Retirement Account for smooth sailing in your retirement. You may qualify for a tax deduction if you contribute by the tax filing deadline.\* Ask about our Traditional, Roth and Educational (Coverdell Education) IRA share savings accounts and certificates today.

\*Please consult your tax advisor regarding the tax deductibility of your IRA contribution(s).



## TurboTax® Member Discounts

### Save up to \$15 on TurboTax® Federal Products

Pinellas Federal Credit Union members can save up to \$15 on TurboTax® – the #1 best-selling tax software. You will get your taxes done right and your biggest possible refund, guaranteed. With NEW TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return. Start TurboTax today and save!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for Turbo Tax product guarantees and other important information. Limited time offer for TurboTax 2017. 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.



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



Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

## Mortgage Loans

### Home Loans for Every Season of Life

Whether you are a first-time homebuyer, moving up, or sizing down, we can help. Pinellas Federal Credit Union offers a variety of different loan programs, low down payment options, investment property, flexible credit and terms – not to mention, great rates – to fit your financial objectives. Call 727.586.4422 for more information or visit [www.pinellasfcu.org](http://www.pinellasfcu.org) and click the Home Loans icon to apply.



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Member Services  
727.586.4422

WebConnect  
[www.pinellasfcu.org](http://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

**North County Branch**  
30645 U.S. Hwy. 19 N.  
Palm Harbor, FL 34684

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