

Get Connected

Fourth Quarter 2017

Member Newsletter

Consumer Loans

| 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 Account Secured | 3.00% over current 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 10/01/17, accurate at time of print and 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 and conditions may apply. See the Visa Account Agreement and the 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 10/01/17, 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.

Vehicle Refinancing

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

Give yourself the gift of savings. 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 10/01/17-12/31/17 may be withdrawn at any time without notice and excludes new purchases and loans currently financed by Pinellas Federal Credit Union.



Visa[®] Credit Cards

Rates as Low as **9.50% APR***



Whether you shop online or shop in-store, your PFCU Visa[®] credit card makes holiday shopping a snap. Enjoy a low, fixed rate, no annual fee and no balance transfer or cash advance fees. New EMV chip technology gives you peace of mind by keeping your information safe and your transactions secure.

*APR (Annual Percentage Rate) for purchases, cash advances and balance transfers ranges from 9.50% to 18.00%. Rates are accurate at time of print and subject to change without notice. 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. 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*** and Terms up to 12 Months

Our holiday loans can give you the extra cash you need to create smiles for miles this holiday season.

*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. Must finance from \$500 to \$1,500 for up to 12 months. Example: the monthly payment for a loan balance of \$1,500 and a 12-month term at 6.50% APR would be approximately \$129.44. Call 727.586.4422, visit www.pinellasfcu.org or stop by a branch for current rates, fees, terms and conditions. Limited time offer valid 10/01/17-12/31/17 excludes loans currently financed by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



Holiday Closures

Columbus Day October 9
Veterans Day November 10
Thanksgiving November 23 & 24

Christmas Day December 25
New Year's Day January 1

President / CEO Retiring

A Letter to Pinellas FCU Members

I write this letter with a mixture of sadness and excitement. After over 21 years with Pinellas Federal Credit Union, of which six years have been as President/CEO, I will be retiring October 11, 2017. Ken Cameron, who is currently our Vice President of Lending and Collections and has over 16 years of credit union experience, will become Interim President/CEO.

I am sad to leave this wonderful organization and people whom I will certainly miss. I have seen many positive changes since joining PFCU in 1996. PFCU continues to provide added value to our members through better rates, new technologies, products and services that help members achieve financial success. I am excited for PFCU's future as PFCU is poised for continued strength, stability, growth and service: a great combination for success.

I wish to thank the Board of Directors, Supervisory Committee, Employees and Members for making these past years so enjoyable. I am honored to have been part of such a great organization.

Sincerely,

Evelyn Molina
President/CEO



Evelyn Molina
Retiring President/CEO



Ken Cameron
Interim President/CEO



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



Start saving today at LoveMyCreditUnion.org

December Skip-A-Pay

Our Gift to You for the Holidays

Ask us how you can skip your December 2017 loan payment.* You will have one less thing to do and extra cash for holiday spending!

Hurry though! You must sign up by November 30, 2017 to take advantage of this special, limited time offer.

*A fee and some restrictions apply. Please visit www.pinellasfcu.org, call 727.586.4422 or visit a branch for a Skip-A-Pay Enrollment Form and complete terms and details. Limited time offer valid from 10/01/17-11/30/17 may be withdrawn at any time without notice.



Visa® Gift Cards

Best. Holiday. Gift. Ever.

For that hard-to-buy-for person on your gift-giving list: Visa holiday gift card designs are now available in all branches. No returns. No re-gifting. Guaranteed.



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 (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