

Consumer Loans

Loans	APR ¹
New & Used Vehicle	2.85% - 17.50%
New & Used Motorcycle	5.95% - 18.00%
New & Used Boat	5.95% - 13.95%
New & Used RV	6.90% - 13.90%
Personal Loan	8.50% - 18.00%
Personal Loan Plus Collateral	7.50% - 16.00%
Share & Certificate Account Secured	3.00% over current 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 10/01/18, 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

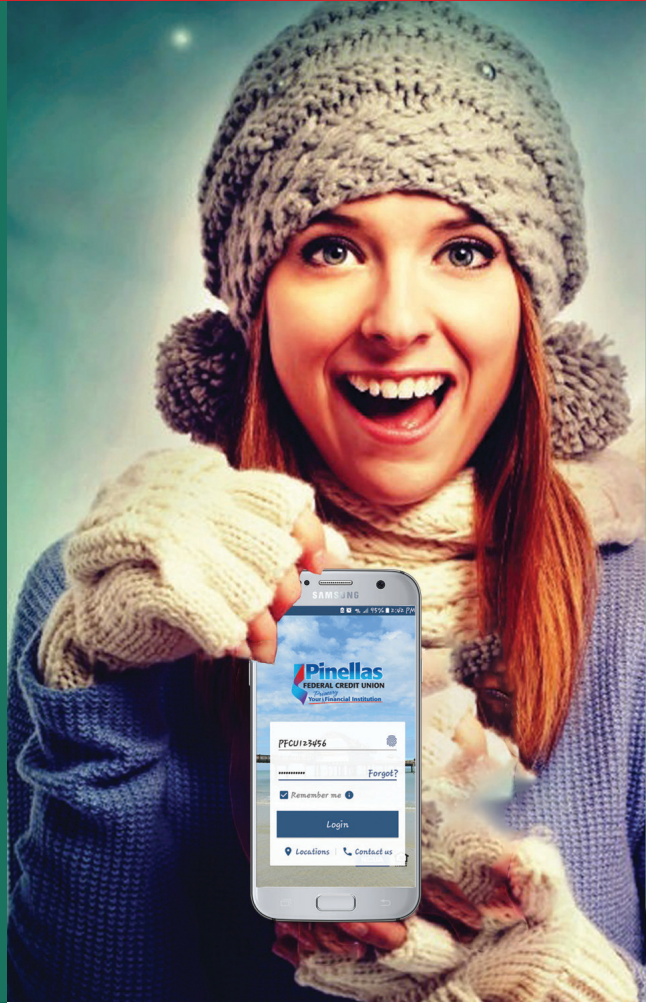
Account Type	Rate	APY ¹
Regular Savings	0.100%	0.10%
Youth Savings	0.100%	0.10%
EZ Saver	0.100%	0.10%
Club Account	0.100%	0.10%
IRA Savings	0.100%	0.10%
Certificate Accounts		
6 months	0.399%	0.40%
1 year	1.046%	1.05%
2 years	1.393%	1.40%
3 years	1.590%	1.60%
4 years	1.837%	1.85%
5 years	2.477%	2.50%

IRA Certificates Same as Certificate Accounts (1 to 5 year terms)

¹APY (Annual Percentage Yield) is effective 10/01/18, 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



Pinellas FCU Mobile

Our Gift to You this Holiday Season

Spend less time on your finances and more time celebrating the holidays with family and friends.

Get the Pinellas FCU Mobile app from the App Store or Google Play today and deposit checks, transfer funds, view account balances and more, right from your mobile device.

With Pinellas FCU Mobile, your account is at your fingertips ANYTIME, ANYWHERE.



Holiday Loans

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

Make your season brighter with a Pinellas Federal Credit Union Holiday Loan for as low as 6.50% APR*. Call 727.586.4422, visit a branch or apply online at www.pinellasfcu.org.

*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 details. Limited offer valid 10/01/18-12/31/18 excludes loans currently financed by Pinellas Federal Credit Union and may be withdrawn at any time without notice.



Holiday Closures

Columbus Day October 8
 Veteran's Day November 12 (Observed)
 Thanksgiving November 22 & 23
 Christmas Eve December 24 @ Noon

Christmas Day December 25
 New Year's Eve December 31 @ Noon
 New Year's Day January 1, 2019

December Skip-A-Pay

Need Extra Dough for the Holidays?

Ask how you can skip your December 2018 loan payment(s) and free up extra cash for holiday spending. Hurry though! We must receive your completed and signed Skip-A-Pay form by 11/30/18*. Call 727.586.4422, visit a branch or download the Skip-A-Pay form online at www.pinellasfcu.org.



*A fee applies for each loan payment you elect to skip. Excludes accounts and loans that are past due or not in good standing, loans paid ahead more than 30 days, loans originated in November 2018 with first payment due in December 2018, first mortgage loans, Visa® credit cards and loans with active workout/hardship modifications. You must make your regular November payment by 11/30/18 to skip the December 2018 payment. Interest continues to accrue during the month in which payment is deferred. Regular payments will resume on the following month's regular due date. If the loan(s) you elect to skip is/are paid biweekly, two biweekly payments will be skipped beginning with the first payment due during the month of December 2018. Loans with due dates beyond 12/31/18 will not be affected. Skipping a payment will extend the original loan maturity date. Skipping a payment and late payment fees will reduce the amount of a Guaranteed Asset Protection (GAP) claim. Please see your GAP policy for complete information. Other restrictions may apply. Offer ends and all enrollment forms must be received by 11/30/2018. Please retain a copy for your records.



LOVE MY CREDIT UNION REWARDS

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



Get more from your credit union membership at LoveMyCreditUnion.org

Visa® Credit Cards

Rates as Low as 9.50% APR*

Your Pinellas Federal Credit Union Visa Credit Card makes holiday shopping easy! Save on interest as low as 9.50% APR* and shop securely online or at merchant points of sale using your EMV chip card. No chip card reader? Simply swipe and sign.

*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.



Visa® Gift Cards

Give the Gift of Retail Therapy

A Pinellas Federal Credit Union Visa Gift Card is a universal holiday gift with endless possibilities. Holiday gift card designs are now available at all branch locations. Simplify your holiday shopping – then, relax and enjoy the season.



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.



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Like us on Facebook, visit www.pinellasfcu.org or call 727.586.4422.



Largo Branch
10273 Ulmerton Rd.
Largo, FL 33771

Clearwater Branch
1601 Gulf to Bay Blvd.
Clearwater, FL 33755

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

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