

## MEET OUR || Board of Directors

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Michelle Laber

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Sunshine Savers is a non-profit club sponsored by Pinellas Federal Credit Union to promote financial education to its members and share the benefits of saving, investments, and financial management.

Sunshine Savers is a Select Employee Group (SEG) of Pinellas Federal Credit Union. Once you join the Sunshine Savers, you also gain the benefit of being eligible for membership at PFCU.



## The Importance of a

# FIXED RATE Credit Card

In today's cash-back, rewards-frenzy credit card market, it's easy to overlook the one thing that really matters... the rate. After all, it's the rate that ultimately determines how much you're actually paying to earn those rewards.

### FIXED vs VARIABLE RATE Credit Cards

There are two types of credit card rates: Fixed and Variable. **FIXED** rates mean the rate is fixed and will not change despite fluctuations in the economy. **VARIABLE** rates mean the rate you pay is dependent upon what the economy is doing. If the fed increases rates, your credit card rate is likely to go up as well. And, with the recent jumps in rates, you could be paying way more now than when you opened the card.

### Pay Less, Save More

With a **PFCU VISA® Credit Card**, you never have to worry about your rate jumping with the economy because our rate is **FIXED!** Plus, our card is packed with many other perks including:

- ✓ **FIXED Rates as low as 9.50% APR<sup>^</sup>**
- ✓ **No Annual Fees**
- ✓ **No Cash-Advance Fees**
- ✓ **No Balance Transfer Fees**
- ✓ **Ready-Cash at 600,000+ ATMs Worldwide**
- ✓ **PFCU CardNav App Provides Extra Security & Total Card Control**



Throughout **November & December**, we're offering **TRIPLE REWARD POINTS** on every dollar you spend.\* To apply for a PFCU VISA® Credit Card or to find out more about our **TRIPLE REWARD POINT** offer, visit [www.pinellasfcu.org](http://www.pinellasfcu.org).

\* Triple reward points apply to New Purchases only made between November 1, 2023, and December 31, 2023. Some restrictions apply. Contact the credit union for further details.

<sup>^</sup>Annual Percentage Rate (APR). Actual rate based on credit history at account opening. The same qualifying rate applies to all classes of transactions. We begin charging interest on the transaction date. You can avoid paying interest by paying the entire balance in full by the due date each month.

# Tips to Stay Safe in a Digital World

Keeping your financial accounts safe in today's digital world is a growing challenge. Hackers are constantly coming up with new ways to gain access to your accounts through your computer and even your mobile devices. It's important to remain proactive when it comes to protecting your finances. Here are some ways you can make sure you're protected.



## ■ Add Antivirus Software

Keep both your computer and mobile devices protected with antivirus software. If choosing a free version, be sure to do your homework and only download software from a company you know and trust.

## ■ Create Strong Passwords

Strong passwords are crucial and it's important to update your passwords regularly, especially on your financial accounts.

## ■ Visit Secure Websites

When shopping online, be sure you're dealing with a reputable company and are using a secure website. Before you make a purchase or enter any personal information, check the address bar. For a secure website, the URL will begin with <https://> (not <http://>). Make it a habit of always checking the URL for a secure site before entering any personal information on the Internet.

## ■ Beware of Sketchy Emails

If you receive emails either offering something that sounds too good to be true or asking for personal information (i.e., account numbers, passwords, etc.), beware. Before opening these emails, check the email address it's coming from. Fraudsters will often choose email addresses that are similar to normal business emails, but instead include odd letters or characters.

## Important Reminder

The credit union will never email you asking for personal information. Likewise, if you send an email to the credit union, do not include personal information such as your account number, social security number, or account balance information.



## Financial Wellness

*Begins Now*

GreenPath™ Financial Wellness is a trusted national nonprofit helping people build financial health and resiliency. With over 60 years of experience, they offer financial counseling helping you to:

- Manage Credit Card Debt
- Improve Your Credit Score
- Explore Repayment Options for Student Loan Debt
- Make Informed Decisions on Home Ownership

For more information on this member benefit, visit [www.pinellasfcu.org](http://www.pinellasfcu.org).



Member Service:

**727.586.4422**

Account Access & Locations:

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

