



**Bay Credit Union**  
Your Community Credit Union

[www.baycu.com](http://www.baycu.com)

Locations: MAIN BRANCH    CALLAWAY BRANCH    BEACH BRANCH    LYNN HAVEN BRANCH

601 Hwy. 231    103 S. Tyndall Parkway    113 Front Beach Rd.    1302 Ohio Avenue  
(850) 785-6103    (850) 872-6218    (850) 872-3629    (850) 248-1331

## NEWS YOU CAN USE

### 3<sup>RD</sup> QUARTER - 2015



#### BOARD OF DIRECTORS

Gary Bliss	Chairman
Phil Maxwell	Vice-Chairman
Jim Mann	Secretary
Wesley Atkins	Treasurer
Charles Cunningham	Director
Frank Gillmore	Director
Dallas Shaw	Director

#### OFFICERS

Ray Crisp	President/CEO
Jocelyn Cassidy	VP of Operations
Keith Whitaker	VP of Lending
Robin Montgomery	VP of Finance

#### ATTENTION MEMBERS!

Are you in the need of a large grill for a special event, fundraiser, reunion, or maybe just a large gathering of friends? Don't worry; Bay Credit Union now has a nice, large grill that members may reserve for those special events, **at no charge!** All you need to do is stop by the main office or call (850) 785-6103 and ask the receptionist to check the availability for reserving the grill for your special event.

#### HOURS OF BUSINESS

##### LOBBY HOURS

##### MONDAY - THURSDAY

Main Branch:	8:30 a.m. - 4:30 p.m.
Callaway Branch:	8:30 a.m. - 4:30 p.m.
Beach Branch:	8:30 a.m. - 4:30 p.m.
Lynn Haven Branch:	8:30 a.m. - 4:30 p.m.

##### FRIDAY

Main Branch:	8:30 a.m. - 5:00 p.m.
Callaway Branch:	8:30 a.m. - 5:00 p.m.
Beach Branch:	8:30 a.m. - 5:00 p.m.
Lynn Haven Branch:	8:30 a.m. - 5:00 p.m.

##### Early Bird Drive Up Window Hours

**Lynn Haven Branch:** Monday - Thursday  
8:00 a.m. - 4:30 p.m.  
Friday  
8:00 A.M. - 5.00 p.m.

##### SATURDAY

**Main Branch Only:** Drive Up Window  
8:00 a.m. - 12:00 Noon

## Fee Change Notification

At Bay Credit Union we strive to keep life simple for the average member. An annual review of our fees along with that of our local peers, the following changes to our fees have been made.

#### Checking Dormant Account Fee

An account becomes dormant if there is no activity for one year. Effective August 1, 2015, we will charge a \$5/quarter fee on dormant checking accounts for balances under \$50. There is currently a \$5/quarter fee on dormant savings accounts for balances under \$50. The fee can be avoided by a transfer between any account or loan, withdrawal or deposit.

#### Loan Extensions

Keeping in line with our peers, effective August 1, 2015, a loan extension fee of \$10 for **each** loan extension granted will be levied. If you have three loans and get a one month extension on each one, there would be a \$30 fee charged at the time of the extension.

#### Loan Payment by Credit Card Cash Advance/Debit Card ATM Withdrawal

Effective August 1, 2015, a \$5 fee per loan payment with a credit card using cash advance will be levied. This is only for doing loan payments and may be waived at the discretion of the Collections department.

#### Business Accounts

Business accounts may produce a high volume of transactions. Due to the expense of maintaining these accounts, effective August 1, 2015, a \$0.10/transaction fee per month on business accounts will be charged. The first 100 transactions will continue to be fee-free. Only larger transaction volume accounts should be impacted. Example: If there were 89 transactions in a month, the fee would be \$0.00. If there were 110 transactions, the fee would be \$1.00.

#### WELCOME OUR 10,000<sup>TH</sup> MEMBER

We would like to welcome Makayla T. as Bay Credit Union's 10,000 member. It has taken a lot of work by the membership and employees over many years to achieve this milestone. Check out how you can earn "Referral Bucks" by bringing in new member's by logging onto [http://www.baycu.com/pdf/Referal\\_bucks.pdf](http://www.baycu.com/pdf/Referal_bucks.pdf), or stop by and see one of our friendly Member Service Representatives.

## NEWS YOU CAN USE

### 3<sup>RD</sup> QUARTER - 2015



Are you in the market to buy or build the home of your dreams? Perhaps you are considering refinancing. Whatever your dreams are, Bay Credit Union can help make them come true!

#### WE OFFER 15, 20, and 30 YEAR LOANS

Our fixed and adjustable rates  
are some of the lowest in Bay County!

Call the Bay Credit Union  
Mortgage Department  
850-872-3728



HOME EQUITY LINE OF CREDIT  
**AS LOW AS PRIME MINUS 1.00%**  
TERMS UP TO 15 YEARS FINANCING  
UP TO 90% LTV

**(Rate based on credit score and rates are subject to change)**

#### CREDIT UNION PRE-OWNED VEHICLES

If you are interested in a pre-owned vehicle,  
contact our Collections Department  
850-785-6103, Ext. 5024 or 5025

Web site: [www.baycu.com](http://www.baycu.com)

#### EXTENDED LOAN PROMOTIONS

AUTO LOAN RATE AS LOW AS 1.99%  
AND 3.49% APR VISA CREDIT CARD

**APPLY NOW**

- Introductory rate for 1 year on all new Cardholders
- No annual fee
- Balance transfer
- Some restrictions apply

**(Rate based on credit score and rates are subject to change)**

#### CALENDAR OF EVENTS

3<sup>RD</sup> QUARTER - 2015

In recognition of the following holidays, Bay Credit Union will be closed for business as noted below:

<b>Independence Day</b>	<b>June 3, 2015</b>
<b>Labor Day</b>	<b>September 7, 2015</b>

#### REMINDERS

<b>Patriot Day</b>	<b>September 11, 2015</b>
<b>Grandparents Day</b>	<b>September 13, 2015</b>
<b>Autumn Begins</b>	<b>September 23, 2015</b>

### IT'S TIME FOR FUN IN THE SUN!



**CHECK OUT OUR  
GREAT BOAT LOAN RATES**

**RATES AS LOW AS 2.99%**

**Rate based on credit score  
(Rates are subject to change)**

#### ATTENTION BAY CREDIT UNION MEMBERS

As part of our "**Member Appreciation Loan Campaign**", Bay Credit Union is offering \$100 to every member who closes an auto loan with us until July 31, 2015. For every approved loan, you are required to have a 640 credit score or above and a minimum loan amount of \$10,000 to qualify.

Also, Bay Credit Union will deposit \$500 in your account for all approved and closed conventional mortgage loans with a minimum credit score of 640 and a minimum loan amount of \$75,000.

**THE ABOVE PROMOTIONS END JULY 31, 2015**