



Bay Credit Union
Your Community Credit Union

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

NEWS YOU CAN USE

1ST QUARTER - 2016

BOARD OF DIRECTORS

Gary Bliss	Chairman
Phil Maxwell	Vice-Chairman
Jim Mann	Secretary
Wesley Atkins	Treasurer
Charles Cunningham	Director
Frank Gillmore	Director
Dallas Sanders	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
Select Branches: 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

New Drive – Thru Hours

Effective November 1, 2015 Panama City and Callaway along with our Lynn Haven Branches will be opening their Drive – Thru at 8:00 am to better serve our Members.

Drive – Thru Hours: Monday – Thursday
8:00 am - 4:30 pm
Friday
8:00 am - 5:00 pm

The Drive- Thru at the Main Office, Located on Hwy 231 is the only one open on Saturdays.

Saturday – Main Branch Drive – Thru Only: 8:00 am – 12:00 pm

BAY CREDIT UNION

64TH ANNUAL MEMBERSHIP MEETING TUESDAY – MARCH 8, 2016

DATE: Tuesday, March 8, 2016

TIME: 6:00 P.M.

LOCATION: Shaddai Shrine Center
1101 W. 19th Street
Panama City, FL 32405

Bay Credit Union will have two positions on the Board of Directors to fill on March 8, 2016. Anyone interested in serving on the Board is encouraged to pick up an application, complete and return it to any one of our four locations by January 29, 2016.

Make plans to attend the 64th Annual Membership Meeting to cast your vote and enjoy an evening of socializing with fellow members, good food, and door prizes.

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NEWS YOU CAN USE

1ST QUARTER - 2016



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. 5029
Web site: www.baycu.com

3.49% APR
VISA CREDIT CARD
APPLY NOW

- Introductory rate for 1 year on balance transfers, purchases, & cash advance
- No annual fee
- No balance transfer fee
- Some restrictions apply

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

CALENDAR OF EVENTS

1ST QUARTER - 2016

In recognition of the following holidays, Bay Credit Union will be closed for business on the dates specified below:

New Years Day	January 1, 2016
Martin Luther King Day	January 18, 2016
Presidents' Day	February 15, 2016

IT'S THE LITTLE THINGS THAT COUNT

We would like to extend a special "**THANK YOU**" to those of you who were kind enough to support the following community and charity events promoted by Bay Credit Union throughout 2015.

MARCH OF DIMES: Bay Credit Union collected \$4,000 in 2015 for the March of Dimes. We appreciate all who purchased candy bars and seasonal stuffed bears throughout the year to help us reach our annual goal of \$6,500.

A huge **THANK YOU** to those who purchased baked goods from our Thanksgiving Holiday Bake Sale. The bake sale brought in \$114.00 which was applied toward our annual goal for the March of Dimes. We hope you enjoyed your selection(s).



SEEING IS BELIEVING
IN

THE TRUE MEANING OF CHRISTMAS

What a joyful occasion it always is when our "Elves for the Elderly" deliver the gifts to the residents of Sea Breeze Health Care. To see the excitement from those who have no family or loved ones to share Christmas with makes the season that more joyful.

THANKS TO ALL WHO SUPPORTED THIS EVENT!