

Branch Locations

Tampa

Waters (Main Office)^{1,2}

3202 W. Waters Ave., Tampa 33614
Phone: (813) 932-1301

East Hillsborough

6535 E. Hillsborough Ave., Tampa 33610
Phone: (813) 621-1887

VA Hospital¹

James A. Haley VA Hospital, 13000 Bruce B. Downs Blvd.,
Room GD-032, Tampa 33612
Phone: (813) 977-3004

Westshore Area^{1,2}

2203 N. Lois Ave., Suite G400, Tampa 33607
Phone: (813) 870-6034

Credit Union Service Center - New Tampa¹

20401 Bruce B. Downs Blvd., Tampa 33647
Phone: (813) 386-4320

Brandon

Credit Union Service Center - Brandon¹

710 Oakfield Drive, Brandon 33511
Phone: (813) 685-9624

St. Petersburg

VA Regional Office¹

9500 Bay Pines Blvd., Room 204, St. Petersburg 33708
Phone: (727) 398-4500

Land O' Lakes

Collier Commons^{1,2}

2255 Collier Parkway, Land O' Lakes 34639
Phone: (813) 949-4868

Contact Information

Phone: (813) 932-1301
Toll Free: (800) 275-4229
Fax: (813) 935-8823
email: memberservices@baygulf.com
www.baygulf.com

- ¹ ATM at this location.
- ² Safe Deposit boxes available.

For access to hundreds of surcharge free ATMs with your Bay Gulf Visa Check Card, look for the following logos



or visit us online at www.baygulf.com or www.co-opfs.org.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act



BAY GULF®
CREDIT UNION

3202 W. Waters Ave., Tampa 33614

November 1, 2009



Dear Member,

Enclosed is the Bay Gulf Credit Union fee schedule effective December 14, 2009. Your Credit Union strives to continue to offer stellar member service and quality financial service products.

As most of us know, these are unprecedented times we are facing today. As we continue to battle increasing costs, secure and quality products are our number one priority. Bay Gulf values you as a member, and we appreciate your understanding as we try to offset the growing cost of doing business.

By following a few simple steps you can avoid paying Visa debit card fees and help earn higher returns for your Credit Union. For example:

- Sign for your Visa debit card purchase instead of paying 50 cents to enter your PIN. Visa debit card purchases, signature based, offer an added layer of card security. When using your Visa debit card press the credit key, not the debit key.
- Use ATMs owned by Bay Gulf and/or are on the CO-OP network for withdrawals to avoid ATM surcharges. See our website, www.baygulf.com, for the CO-OP network location link and a complete list of Bay Gulf branch offices and ATM locations.
- Be sure to use PC Access online banking for all your account inquiries to avoid the 50 cents ATM inquiry and denial fee.

Please call Member Services at 813-932-1301, option 7, with any questions or concerns.

Sincerely,

Sharmon Lenth
Vice President Sales and Operations

Consumer Fee Schedule

As of December 14, 2009

Savings/Checking Accounts

	Fee
Single Service	\$6.00 <small>(Per month 18 years and older after 6 months if \$100.00 not maintained.)</small>
Inactive Account	\$6.00 <small>(Per month if no activity within 6 months Minor accounts excluded.)</small>
Money Partner Checking Account	\$6.00 <small>(No longer offered) Per Month</small>
Overdraft Transfer	\$5.00 <small>Per Item</small>
Checkmate/Debitmate	\$35.00 <small>(Paid NSF Per Item or Debit Card Item)</small>
NSF/Uncollected Funds	\$35.00 <small>Per Item</small>
Stop Payment – Draft or ACH	\$25.00 <small>Per Item</small>
Temporary Checks	\$5.00 <small>(5 checks)</small>
Account Reconciliation/Research (1 hour minimum) ..	\$25.00 <small>Per Hour</small>
Statement Copy/Account History	\$2.00 <small>(Free through PC Access) Per Page</small>
Account Closure	\$25.00 <small>(If closed within 90 days)</small>
Reopen Closed Account within 180 days	\$25.00
Returned Deposit/Loan Payment	\$25.00 <small>Per Item</small>
Returned Mail	\$2.00 <small>Per Month</small>
Foreign Check Conversion	\$5.00 <small>Per Item</small>
IRA Transfer fee – outgoing	\$50.00

VISA Debit and BayLoc Cards

ATM Inquiry	\$0.50 <small>(PC Access Free)</small>
ATM Transaction Reject/Denial	\$0.50
VISA Debit Card Purchases Pin Based	\$0.50 <small>(Signature Based Free)*</small>
Nonproprietary ATM Withdrawal/Transfer	\$1.50 <small>Per Withdrawal/Transfer</small>
Replacement PIN/Card	\$5.00
VISA Currency Conversion	3% of US Dollar amount <small>Per Transaction</small>
VISA Gift Card	\$5.95 <small>each</small>

Indicates fee change.

*To avoid this charge, sign for your purchase. Request the merchant to run your card as credit.

Loan Services

Loan Modification	\$75.00 <small>Per Request</small>
Verification of Deposit	\$5.00 <small>Per Request</small>
Mortgage Payoff Verification	\$20.00 <small>Per Request</small>
Loan Coupon Book	\$10.00

Safe Deposit Boxes

Safe Deposit Box 3x5	\$25.00 <small>Per year</small>
Safe Deposit Box 3x10	\$35.00 <small>Per Year</small>
Safe Deposit Box 5x10	\$45.00 <small>Per Year</small>
Safe Deposit Box 10x10	\$75.00 <small>Per Year</small>
Key Replacement/Lost	\$50.00
Key Deposit	\$15.00 <small>Per Key</small>
Box Drilling (minimum fee)	\$300.00
Inventory of Box Contents (1 hour minimum)	\$25.00 <small>Per Hour</small>

Other

Wire Transfer “outgoing only” Domestic	\$15.00 <small>Per Request</small>
Wire Transfer “outgoing only” International	\$40.00 <small>Per Request</small>
Money Order	\$2.00 <small>Per Item</small>
Official Check	\$5.00 <small>Per Item</small>
Telephone Transfer	\$2.00 <small>Per Transfer</small>
Copy of Paid Draft	\$5.00 <small>(Free through PC Access) Per Item</small>
ACH One Time Payment	\$12.00 <small>each</small>
Account Number Change	\$25.00
Non-Member Notary	\$8.00
Online Bill Payment (non-usage)	\$4.95 <small>Per Month</small>
Check Cashing Member (single service accounts)	\$5.00 <small>Per Occurrence</small>
Check Cashing Non-Member	\$5.00 <small>Per Occurrence</small>
Coin Counter Service Non-Member	10% of Total <small>Per Occurrence</small>
Account Levies	\$25.00 <small>Per Occurrence</small>
Account Garnishments	\$300.00 <small>Per Occurrence</small>

BAY GULF'S CD BAILOUT SPECIAL

For a LIMITED TIME, make early withdrawals from your Bay Gulf CDs with NO PENALTIES*

We'd like to help make these tough times a little easier for our members, especially with the holidays quickly approaching. So, for a limited time, we are waiving the withdrawal penalties on all CDs. Withdraw all of your funds or just the amount you need from your CD and the early withdrawal penalty is waived.

Use your CD funds to:

- pay off high interest debt
- get cash for holiday spending or other expenses
- explore different investment options that may offer a higher return – contact Aaron Weinstock with Advantages In Membership, Inc. at 813.205.4228 or aweinstock@baygulf.com for investment assistance.

THIS IS A LIMITED TIME OFFER, so withdraw what you need TODAY by simply calling us at 813.932.1301 or visiting any branch location.

*The CD withdrawal penalty waiver applies to Bay Gulf Credit Union's early withdrawal penalty. IRA withdrawals are subject to IRS regulations and early withdrawal penalties.