

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

Business Fee Schedule

As of December 14, 2009

Free Business Checking

Monthly Maintenance	Free
Checks Deposited 0 – 50	Free
Checks Deposited 51 or more	\$.30 each
Checks Paid Transactions 0 – 100	Free
Checks Paid Transactions 101 or more	\$.30 each
Cash Deposited per \$100, Up to \$5,000	Free
Cash Deposited per \$100, \$5,001 or more	\$.15 per hundred

Business Interest Checking

Monthly Maintenance	\$10.00
Checks Deposited 0 – 75	Free
Checks Deposited 76 or more	\$.20 each
Checks Paid Transactions 0 – 125	Free
Checks Paid Transactions 126 or more	\$.20 each
Cash Deposited per \$100, Up to \$5,000	Free
Cash Deposited per \$100, \$5,001 or more	\$.15 per hundred

Community Business Checking

Monthly Maintenance	Free
Checks Deposited unlimited	Free
Cash Deposited per \$100, Up to \$5,000	Free
Cash Deposited per \$100, \$5,001 or more	\$.15 per hundred

Business Analysis Checking

Monthly Maintenance	\$15.00
Checks Deposited 0 – 75	Free
Checks Deposited 76 or more	\$.20 each
Checks Paid Transactions 0 – 125	Free
Checks Paid Transactions 126 or more	\$.20 each
Cash Deposited, Up to \$5,000	Free
Cash Deposited, \$5,001 or more	\$.15 per hundred

Business Savings and Money Market Accounts

Business Money Market Account

Monthly Maintenance	\$10.00 <small>(if balance falls below \$2,500 at any time during the month)</small>
Transfers & Withdrawals	\$7.50 <small>(In excess of Regulation D Limit – per item)</small>

Business Savings Account

Monthly Maintenance	Free
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General Products and Services

Ancillary Services

Account Research/Reconciliation (1 hour minimum) ...	\$25.00 <small>(per hour)</small>
Deposit Adjustment	\$5.00
Deposit Bags	See Catalog
Deposit/Cashed Check Returned	\$6.00
Early Account Closure	\$30.00 <small>(Closed within 6 months of open date)</small>
Foreign Check Collection	\$35.00
Gift Card (per card ordered)	
In-branch Order	\$5.95
Online Order, Telephone Order	\$5.95 - \$7.95
Inactive Account	\$6.00 <small>(if no activity within 6 months)</small>
Returned Loan Payment	\$25.00
Money Orders	\$2.00
Night Depository Rental	Free
Night Depository Lost Key	\$50.00
Non-Sufficient Funds Fee (NSF)	\$35.00
Notary Fee (member)	Free
Notary Fee (non-member)	\$8.00 <small>(per document)</small>
Official Check (member)	\$2.00
Official Check (non-member)	\$5.00
Official Check Copy (per item)	\$5.00
Overdraft Transfer (per item)	\$5.00
Photocopy of Paid Check (in-branch request)	\$5.00 <small>(per item)</small>
Photocopy of Paid Check (Online Banking)	Free
Rolled Coin (per roll purchased)	\$1.10
Statement Copy/Account History	\$5.00
Strapped Bills (per strap purchased)	\$1.15
Stop Payment (Check or ACH)	\$25.00 <small>(single check or sequential range)</small>
Temporary Checks (5 checks)	\$5.00
Telephone Transfer (restrictions apply)	\$2.00
Verification of Account Letter	\$5.00
Verification of Deposit (per request)	\$5.00
Visa Currency Conversion (per transaction) ...	3% of US Dollar amount

Wire Transfers

Incoming (Domestic)	\$7.50
Outgoing (Domestic – In-branch or Telephone)	\$15.00
Incoming (International)	\$7.50
Outgoing (International – In-branch or Telephone) ...	\$40.00

Safe Deposit Box (annual rental fee)

3" x 5"	\$25.00
3" x 10"	\$35.00
5" x 10"	\$45.00
10" x 10"	\$75.00
Box Drilling (minimum fee)	\$300.00
Inventory of Box Contents (1 hour minimum)	\$25.00 <small>(per hour)</small>
Replacement Key	\$50.00

Electronic Business Services

ACH Item Return	
Non-Sufficient funds	\$35.00
Uncollected Funds	\$35.00
ACH items in excess of Regulation D limit	\$35.00 <small>(per item)</small>
ACH Stop Payment of Preauthorized Item	\$25.00
Non-proprietary ATM Withdrawal/Transfer	\$1.50 <small>(per withdrawal/transfer)</small>
Replacement Check Card PIN	\$5.00
ATM Inquiry	\$.50 <small>(PC Access Free)</small>
ATM Transaction Reject/Denial	\$.50
VISA Debit Card Purchases Pin Based	\$.50 <small>(Signature Based Free) *</small>

Business Online Banking, Bill Pay & Presentment

Online Banking	Free
Bill Pay	
First 10 Bills Paid	Free
Over 10 Bills Paid	\$.35 <small>(per bill)</small>
Bill Payment Year-end Account Summary CD	\$30.00 <small>(Contains payment history, bill images & bill summary)</small>
Check Images	Free

Indicates fee change.

Please refer to our Business Account Services - Terms & Conditions Disclosure for other account information.

All terms and fees subject to change.

*To avoid this charge, sign for your purchase. Request the merchant to run your card as credit and earn reward points on the transaction.