

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

October 2014

SERVING EMPLOYEES OF BRUNSWICK SINCE 1944, NOW SERVING
ALL OF MUSKEGON COUNTY TOO!

Quarterly Quote

*"A champion is a dreamer
that refused to give up"*

—Anonymous

Hidden Account Numbers

We have hidden two members' account numbers within this newsletter. If you find yours, contact the Credit Union immediately and you'll win \$10.

Good Luck!

Holiday Closings

Veterans' Day

Tuesday, November 11

Thanksgiving Day

Thursday, November 27

Christmas Eve

Wednesday, December 24

Christmas Day

Thursday, December 25

New Year's Eve

Wednesday, December 31

New Year's Day

Thursday, January 1, 2015

We Have a Special Rate for You!

When you use your Port City VISA credit card for purchases, balance transfers, or cash advances anytime from October 17, 2014, through December 31, 2014, you'll enjoy these amazing reduced rates!

Your reduced rate will remain in effect until your eligible balances are paid in full! Stop by the Credit Union to apply for a Port City FCU VISA card or to transfer your balance today.

Don't miss out on this special opportunity!

Our VISA rates for any balances prior to October 17, 2014, and for any new balances incurred after December 31, 2014, will be at our regular rates of:

Platinum 8.99% APR and Classic 10.99% APR.

* APR = Annual Percentage Rate.

**Transactions must post to account on or before December 31, 2014.

VISA Platinum Card
4.99% APR*

VISA Classic Card
5.99% APR*



Holiday Shopping

THAT WILL MAKE YOU CHEER!

Finding the perfect gift isn't always easy. But thanks to Port City Federal Credit Union, you can be sure to give the perfect gift, every time, with our VISA gift card. Just stop by the Credit Union to stock up on VISA gift cards today, and you'll be the one handing out smiles all season long.

NOTICE OF CHANGE to MasterCard rules in the Electronic Funds Transfer Disclosure

Effective October 17, 2014, the zero liability rule will now apply to all transactions conducted with a MasterCard branded card, including PIN-based transactions at Point of Sale and ATM. Previously, zero liability only applied to Point-of-Sale transactions.

A cardholder will not be liable for any unauthorized transaction, as long as:

1. The cardholder has exercised reasonable care in safeguarding the card from risk of loss or theft.
2. Upon becoming aware, promptly reporting the loss or theft to the issuer. Previously, if the above conditions were not met your liability was the lesser of \$50 or the amount of property, labor or services obtained by the unauthorized use prior to your notification to us. This maximum of \$50 has been removed.

At Port City FCU, we take protecting your personal information very seriously. If you think you may have experienced an unauthorized transaction or have fallen victim to identity theft, please contact us immediately.



Port City Federal Credit Union
is on Facebook! "Like" us today!



460 W. Laketon Ave.
(corner of Park and Laketon)
Muskegon, MI 49441

LOBBY HOURS

Monday - Friday 9am - 5pm

DRIVE UP HOURS

Monday - Thursday 9am - 5:30pm
Friday 8am - 5:30pm

NUMBERS

Phone 231 • 725 • 3312

Fax 231 • 725 • 4694

CU*TALK 800 • 860 • 5704

ROUTING & TRANSIT NUMBER

2724-83060

ONLINE

www.portcityfcu.com

E-mail

memberservices@portcityfcu.com

4th Quarter 2014

Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%
Amazing Savings		
\$2,000-\$19,999		
.....	0.20%	0.20%
\$20,000-\$49,999		
.....	0.30%	0.30%
\$50,000+		
.....	0.40%	0.40%

* APR = Annual Percentage Rate.
APY = Annual Percentage Yield.
Dividends are based on Credit Union earnings and therefore cannot be stated in advance.



Skip-a-Pay

Our Gift to You!

A Skip-A-Pay request form must be completed and submitted at least ten days prior to the payment date to be skipped.

- All Skip-A-Pay requests must be approved by a loan officer
- Loan must be in good standing, with no delinquency over 30 days in the past 12 months
- Fee of \$25.00 must be paid on or before the date of payment to be skipped
- If applicable, the Co-Borrower must also sign the Skip-A-Pay request form
- One payment per loan may be skipped
- Four contractual payments must have been paid on the loan
- Payments being paid by disability insurance are ineligible

* The following loans are ineligible for Skip-A-Pay: Real Estate Loans/Line of Credit Loans/VISA Credit Card Loans.



SKIP-A-PAYMENT REQUEST

By signing below I/we agree to the terms and conditions of the Skip-A-Pay Promotion being offered by Port City FCU. I/we understand that there is a \$ 25.00 fee for each payment skipped and that the skipped payment will extend the term of the loan and interest will continue to accrue.

NAME _____		ACCOUNT NUMBER _____	
LOAN NUMBER _____		PAYMENT _____	
LOAN NUMBER _____		PAYMENT _____	
LOAN NUMBER _____		PAYMENT _____	
		MONTH TO SKIP	<input type="checkbox"/> NOVEMBER 2014 <input type="checkbox"/> DECEMBER 2014 <input type="checkbox"/> JANUARY 2015
		MONTH TO SKIP	<input type="checkbox"/> NOVEMBER 2014 <input type="checkbox"/> DECEMBER 2014 <input type="checkbox"/> JANUARY 2015
		MONTH TO SKIP	<input type="checkbox"/> NOVEMBER 2014 <input type="checkbox"/> DECEMBER 2014 <input type="checkbox"/> JANUARY 2015

Enclosed is a check for \$ 25.00 per loan skipped

Please transfer \$ 25.00 per loan skipped from my Savings Checking

SIGNATURE _____ DATE _____ CO-BORROWER SIGNATURE (IF APPLICABLE) _____ DATE _____

Credit Union Food Drive

November 1 - December 31

Port City Federal Credit Union has teamed up with other area credit unions of the Moon Chapter (Muskegon, Ottawa, Oceana, Newaygo) for our 6th Annual Credit Union Food Drive! We will be accepting food donations throughout the months of November and December. All donations collected stay in our local community and go directly to help those in need.



Local Service.
GLOBAL GOOD.TM
INTERNATIONAL CREDIT UNION DAY

Thursday, October 16, 2014

Thank you for choosing Port City FCU for your financial services. Please plan to stop in on International Credit Union Day for refreshments and to enter your name for Door Prizes.