

# Current interests

PORT  
CITY



Muskegon, Michigan  
**Federal  
Credit Union**

October 2015

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

## Quarterly Quote

*"Efforts and courage are not  
enough without purpose  
and direction"*

*-John F. Kennedy*

## 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

### THANKSGIVING

Thursday, November 26th  
Friday, November 27th

### CHRISTMAS

Thursday, December 24th  
Friday, December 25th

### NEW YEAR

Thursday, December 31st  
Friday, January 1st



## Families, Friends, Coworkers

### The Wonderful Folks That Make Up Our Credit Union

We invite you, our loyal members, to share the benefits of being a credit union member with your family members, friends and coworkers.

Not only do we have a large variety of savings and loan options here at the credit union we also have special accounts for our teen agers and younger children.

**PLUS** you and the new member will both receive rewards when you refer them to join us. **\$25.00** to both you and the referred member when they open up an account and choose one of the following products.\*

### CHECKING | LOAN | CERTIFICATE OF DEPOSIT

Membership is open to anyone who lives, works, worships, attends school or volunteers in Muskegon County. 11300. Refer as many new members as you like!

### PORT CITY FEDERAL CREDIT UNION MEMBER REFERRAL COUPON

**New Member:** \_\_\_\_\_ (please print)

**Referring Members Name:** \_\_\_\_\_ (please print)

Membership is open to anyone who lives, works, worships, attends school, or volunteers in Muskegon County. Existing member must be 18 years old and in good standing to participate in referral program. New member must present coupon at the time account is opened. Contact our office for additional coupons or download additional coupons from the homepage of our website at [www.portcityfcu.com](http://www.portcityfcu.com).

\* Checking account must be open and in good standing for 30 days before referral reward is paid.



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

NMLS ID# 402677



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** 8:30am - 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

**3rd Quarter 2015**

**Dividend Rates**

	<b>APR*</b>	<b>APY*</b>
<b>Shares</b> .....	0.10%	0.10%
<b>IRAs</b> .....	0.60%	0.60%
<b>Amazing Savings</b>		
\$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.



**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 \_\_\_\_\_

Note: You may only choose one month per loan.

MONTH TO SKIP  NOVEMBER 2015  
 DECEMBER 2015  
 JANUARY 2016

MONTH TO SKIP  NOVEMBER 2015  
 DECEMBER 2015  
 JANUARY 2016

MONTH TO SKIP  NOVEMBER 2015  
 DECEMBER 2015  
 JANUARY 2016

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 \_\_\_\_\_

*Holiday Cheer*

We invite you to help us spread some Holiday Cheer over the holidays this year:

**Credit Union Food Drive**

Join us as we once again work together with other area credit unions to replenish local food pantries with donations of canned, boxed and non-perishable goods. 4205. PCFCU will be accepting food donations throughout the months of November and December.

**Muskegon Rescue Mission**

Over the last several years we, along with our members, have raised over a Thousand Dollars to donate to the Muskegon Rescue Mission. From Thanksgiving through Christmas, when you visit the credit union, you can purchase a snowman with your or your family's name on it for \$1.00 to be hung throughout the credit union during the Holiday Season. Port City FCU will match whatever funds are raised and donate to the Muskegon Rescue Mission.

