

Current interests

PORT
CITY



Muskegon, Michigan
**Federal
Credit Union**

April 2010

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

Quarterly Quote

**"Obstacles are those
frightful things you see
when you take your eyes
off your goal."**

-Henry Ford

Hidden Account Numbers

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

Good Luck!

Scholarships Available!

Port City Federal Credit Union members are invited to apply for 3 scholarships to help them achieve their educational goals:

\$500.00 SmarTeen Scholarship

\$500.00 Advanced Scholarship

**\$500.00 Joseph R. Beyrle
Memorial Scholarship**

You may pick up an application at the Credit Union office, or you can also go to our website at www.portcityfcu.com and download the application.

Please note all applications must be returned to the Credit Union no later than April 30, 2010.

Drive your loan to us!

Through June 30, 2010, when you drive your Auto/RV loan, financed elsewhere, to Port City FCU, we'll lower your rate by 1% PLUS reward you with a 1% cash rebate of the loan amount. Your term is based on the remaining monthly payments on your original contract. It's easy to apply! Call us at **(231)725-3312** or go to www.portcityfcu.com to apply online.

Offer applies only to loans financed elsewhere. Not valid on internal refinances. Offer valid through June 30, 2010. Copy of current sales contract must be provided to verify current rate and loan term. This offer is available to qualified borrowers only. The floor rate for this offer is 3.99% APR* and term length may be subject to PCFCU policy limits. *APR = Annual Percentage Rate.

**1.00% RATE SLASH
+ 1.00% EASY CASH
= 2 GREAT REASONS**



There's No Place Like Home

And there's no place like your own Credit Union for your home loan! Our mortgages feature:

- Terms up to 30 years
- No application or origination fees or points
- Auto transfer payment options – monthly/bi-weekly
- Competitive Fixed Rates
- No transferring of your mortgage to another lender
- AND We'll pay your closing costs!***

Don't get caught up in the whirlwind of other lenders. Bring your mortgage home to your safe, local Credit Union. Please give us a call at **(231) 725-3312** for current rates and terms and more information.

* Up to \$500.00 per mortgage on new loans only. Our average closing costs on a \$100,000.00 mortgage are \$850.00



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 7am - 5:30pm

NUMBERS

Phone 231 • 725 • 3312

Fax 231 • 725 • 4694

CU*TALK 800 • 860 • 5704

For lost or stolen ATM, Debit
or Credit Cards please call:

ATM/Debit 800 • 754 • 4128

Credit 800 • 325 • 3678

ROUTING & TRANSIT NUMBER

2724-83060

ONLINE

www.portcityfcu.com

E-mail

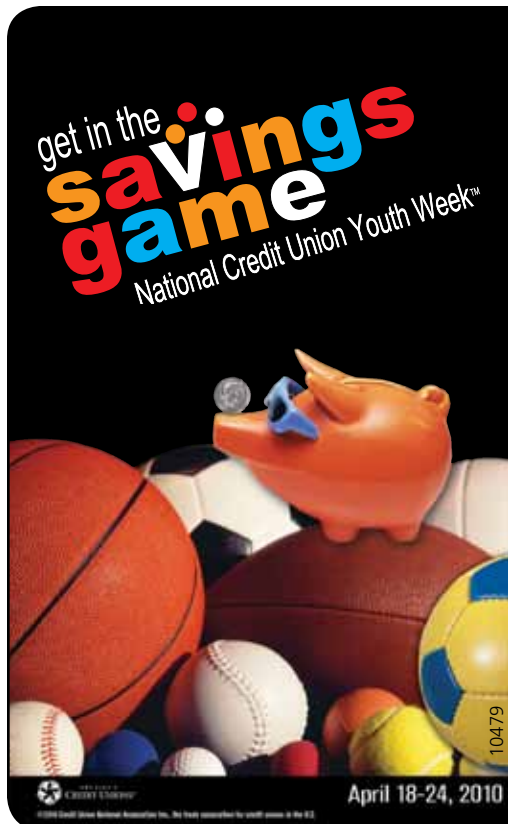
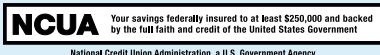
memberservices@portcityfcu.com

1st Quarter 2010

Dividend Rates

	APR*	APY*
Shares	0.40%	0.40%
IRAs	2.00%	2.02%
Amazing Savings		
\$2,000-\$19,999	.85%	.85%
\$20,000-\$49,999	1.10%	1.10%
\$50,000+	1.35%	1.36%

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



Join us April 19-23

WE'RE CELEBRATING NATIONAL CREDIT UNION YOUTH WEEK!

Youth Week is the ideal time to get your young savers and teenagers into the savings game at Port City FCU. We have an Early Bird Club for children up to age 12 and a SmarTeen Program for members ages 13 to 18, with age-appropriate activities and incentives to help our young members establish some good financial habits.

We're planning a fun and exciting Youth Week! We'll have a free gift for all the children and teens who visit us April 19- 23.

Plus when current Early Bird or SmarTeen account holders make a deposit or a brand new youth account is opened during that week, we'll enter your name into a drawing for three \$20.00 Barnes and Noble gift cards!

Looking at New Cars?

SAVE BIG ON A NEW GM OR CHRYSLER VEHICLE WITH INVEST IN AMERICA

Port City FCU has partnered with Invest in America, a member enhancement program, to bring you exclusive discounts on a new GM or Chrysler vehicle. For belonging to a credit union, you can save



thousands when you purchase a new vehicle through GM's Preferred Pricing, or a new Jeep, Dodge or Ram Truck through Chrysler's Affiliate Rewards program. These discounts are on top of most other dealer incentives! Plus, the savings increase if you finance your new vehicle with Port City FCU, thanks to our low interest rates.

To discover how much you could save on a new GM or Chrysler vehicle, visit www.lovecmycreditunion.org.

Annual Meeting RECAP

Thank you to the 120 members and their guests who attended the 66th Annual Meeting on March 6th. The night was filled with food, fellowship, music and some great door prize drawings.

The business meeting concluded with the election of Thomas Ardis and Charles Kelso to another three-year term on the Board of Directors.

Congratulations to them both and thank you to all of our other volunteers for their many years of service.

