

Current interests

PORT
CITY



Federal
Credit Union

April 2008

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

Quarterly Quote

**"There are no shortcuts to
any place worth going"**

- Beverly Sills

Holiday Closing

Memorial Day

Monday, May 26

Independence Day

Friday, July 4

Muskegon Thunder Continental Indoor Football League Credit Union Night

This Voucher Good For
\$9.00 Admission

to the
April 25, 2008 game
7:30 pm

At LC Walker Arena
Redeem at LC Walker Box Office

Based on availability
1 voucher required per ticket
Additional vouchers available at credit union
No photo copies accepted

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!

CU*Easy Pay! Has Arrived

ANNOUNCING CU*EASY PAY! - A SAFE, EASY, AND FREE* WAY TO PAY YOUR BILLS ONLINE!

If you have been looking for an easy way to simplify your life, CU*Easy Pay! can help you do just that. No more writing checks, addressing envelopes, or spending money on stamps. With CU*Easy Pay! you can receive and pay your bills online with the click of a mouse from your Credit Union checking account via It's Me 247. Pay **any** bill, including your house payment, your credit card company – even your babysitter – at anytime, from anywhere.

EASY ENROLLMENT

Simply click on the It's Me 247 icon from our website, log on using your member number and password, then click on the "Pay My Bills" icon. The rest is EASY! Step-by-step point and click instructions will guide you through enrollment and set-up. After allowing for processing (approximately 24-48 hours), you'll be ready to go. Just go back to It's Me 247 and click on "Pay My Bills."



* CU*Easy Pay! Online Bill Pay will be free of charge to active subscribers who have an active Port City FCU debit card, and receive their statements electronically via It's Me 247 online banking. A \$3.00 per month service charge will be assessed to subscribers who fail to meet the preceding criteria. (Active = at least one transaction per month)

Our Youth Clubs Are Getting BETTER And BETTER!

We're putting the spotlight on our youth clubs at Port City FCU. Here are just some of the exciting changes we're rolling out during National Credit Union Youth Week, April 20-26!

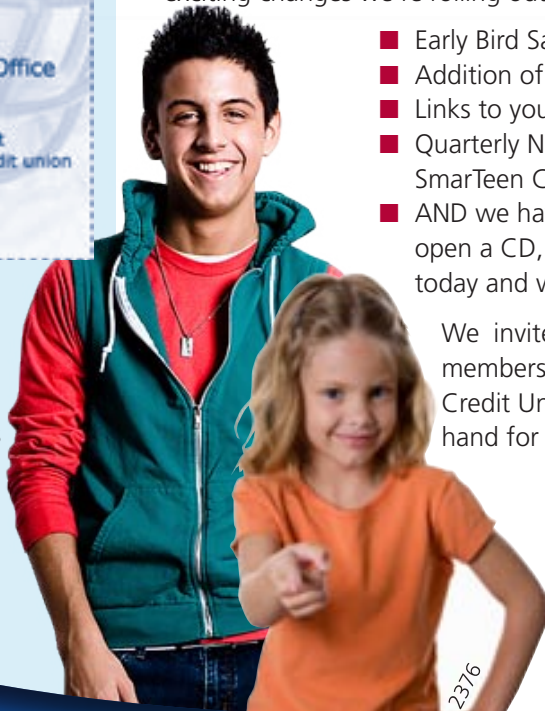
- Early Bird Savers Club will replace Scottie Savers.
- Addition of a Youth Services section to our website.
- Links to youth oriented financial literacy sites.
- Quarterly Newsletters and Prize Drawings for Early Bird Savers and SmarTeen Club members.
- AND we have lowered the minimum deposit requirement to open a CD, for members age 18 and under, to \$100. Open one today and watch your savings grow with a higher dividend!

We invite all of our current youth club members, and youth members who wish to sign up, to stop in any time during National Credit Union Youth Week, April 20 – 26. We'll have a free gift on hand for all who do!

\$10.00 iTunes Gift Card

OR

**2 movie passes to
Cinema Theatre Carousel**



2376



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

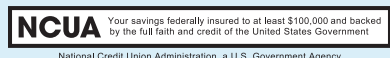
memberservices@portcityfcu.com

1st Quarter 2008

Dividend Rates

	APR*	APY*
Shares	0.65%	0.65%
IRAs	2.60%	2.63%
Amazing Savings		
\$2,000-\$19,999	2.50%	2.52%
\$20,000-\$49,999	2.75%	2.78%
\$50,000+	3.00%	3.03%

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



2008 Scholarship Opportunities

We will be awarding three scholarships to help our members achieve their educational goals:

- \$500.00 SmarTeen Scholarship
- \$500.00 Advanced Scholarship
- \$500.00 Joseph R. Beyrle Memorial Scholarship

Applications are available at the Credit Union office, or may be downloaded from the home page of our website www.portcityfcu.com.



Annual Meeting Recap

We extend a big "Thank You" to the 106 members who attended the 64th Annual Meeting on March 1st. The night was filled with food, fellowship, music, and some great door prize drawings!

On the business side of things, congratulations to **Ralph Burr** and **Kathy Wilkerson** on their re-election to a three-year term on the Board of Directors. Thank you both, and all of our volunteers, for your service!



CERTIFICATES OF DEPOSIT

COMPETITIVE RATES, YOUR CHOICE OF TERMS!

We've Lowered the Minimum Deposit to
\$500.00!
Age 18 & Under - **\$100.00!**

CHECK OUT OUR CURRENT OFFERINGS*

SHARE & IRA CERTIFICATES

3 MO.	2.73% ^{APY*}	24 MO.	3.34% ^{APY}
6 MO.	2.93% ^{APY}	36 MO.	3.55% ^{APY}
12 MO.	3.14% ^{APY}	48 MO.	3.65% ^{APY}
18 MO.	3.24% ^{APY}	60 MO.	3.75% ^{APY}

*Rates shown were in effect as of 3/19/08, and are subject to change at any time. APY = Annual Percentage Yield

VISA Gift Cards Can Really Come In Handy

Sure, our VISA Gift Cards are great for Christmas. But how about using them for ...

- Vacation expenses
- Weddings, bridal showers or baby showers
- Your college student's books or fees
- Spending money for summer camp



A VISA Gift Card is more secure than carrying cash. It's accepted at millions of locations. And it prevents over-spending, since it can only be used up to the amount of money that is loaded onto the card. Stop by the Credit Union to pick some up.