

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

April 2012

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

Quarterly Quote

*"Arriving at one goal is the
starting point to another."*

- John Dewey

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 Closing

MEMORIAL DAY

Monday, May 28

INDEPENDENCE DAY

Wednesday, July 4

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 www.portcityfcu.com and download the application.

Please note all applications must be returned to the Credit Union no later than April 29, 2012.

WANTED: AUTO LOANS!

\$100 REWARD*
GREAT RATES TOO!



AS LOW AS
2.99%⁻
APR[★]
UP TO 36 MONTHS

AS LOW AS
3.99%⁻
APR[★]
37 TO 60 MONTHS

**OFFER AVAILABLE ON PURCHASES
AND REFINANCES FROM ANOTHER LENDER.**

* Minimum loan balance \$10,000 to receive \$100, \$5,000 to \$9,999 will receive \$50. All applicants must qualify for a loan according to Port City FCU's lending guidelines.
**APR - Annual Percentage Rate.

HOME LOANS TOO!

**\$750 REWARD
TOWARDS YOUR
CLOSING COSTS***



**TERMS UP TO 30 YEARS
NO APPLICATION OR ORIGINATION
FEES OR POINTS**

**AUTO TRANSFER PAYMENT OPTIONS - MONTHLY/BI-WEEKLY
NO TRANSFERRING OF YOUR MORTGAGE TO ANOTHER LENDER**

**PLEASE GIVE US A CALL AT 231-725-3312 FOR
CURRENT RATES, TERMS AND MORE INFORMATION.**

* Up to \$750.00 per mortgage on new loans only.
Our average closing costs on a \$100,000.00 mortgage are \$820.00

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 7am - 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

1st Quarter 2012

Dividend Rates

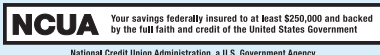
| | APR* | APY* |
|------------------------|-------|-------|
| Shares | 0.15% | 0.15% |
| IRAs | 0.90% | 0.90% |
| Amazing Savings | | |
| \$2,000-\$19,999 | | |
| | 0.30% | 0.30% |
| \$20,000-\$49,999 | | |
| | 0.45% | 0.45% |
| \$50,000+ | | |
| | 0.65% | 0.65% |

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

Dividends are based on Credit Union earnings and therefore cannot be stated in advance.

Federally Insured by NCUA.



TEACH YOUR CHILDREN HOW TO GROW THEIR OWN SAVINGS *Right Here At Port City FCU!*

Parents, it's never too late – or too early – to teach your children the importance of saving. Here at Port City Federal Credit Union, we can help you get started with our Early Bird and SmarTeen Clubs.

EARLY BIRD FOR NEWBORN – AGE 12*

Children learn the benefits of saving, earning dividends on their funds, and have the opportunity to earn rewards as they set and reach their savings goals. Children will receive a special newsletter and "Birdie Bucks" for depositing money into their savings account.

SMARTTEEN FOR AGES 13-18

Teens can build their money management skills by utilizing more services available from their Credit Union, including Free Checking Accounts*, ATM/Debit Cards*, Free Online and Mobile Banking, Share Certificates, Quarterly Newsletters, Quarterly Prize Drawings, School Grade Rewards, Youth Loans** and Scholarship Opportunities.

Whether your young loved ones are taking their first steps or heading off to college, we can help them on their path toward a healthy financial life. Please come by and we'll help you get started today!

* Must be joint with parent or legal guardian

**Must be co-signed by parent or legal guardian



Annual Meeting *RECAP*

Thanks go out to the 109 members and their guests who attended the 68th Annual Meeting on March 3rd. Those attending enjoyed a great meal, good fellowship, great door prizes, and were entertained by musicians Ruth and Max Bloomquist.

The business meeting concluded with the election of David Rice to another three year term on the Board of Directors. Congratulations David, and thank you to all of our volunteers for their many years of service.

Invest in
America

New Opportunities for Member Savings

Now you can receive more benefits when you keep your savings local and Invest in America. This program enjoyed tremendous success and has grown to include even more savings opportunities for Credit Union members. Visit www.lovemycreditunion.org to learn about the new ways you can save.