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

Quarterly Quote

"The great thing in the world is not so much where we stand, as in what direction we're moving."

- Oliver Wendell Holmes

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

Memorial Day Monday, May 27

Independence Day Thursday, July 4

Help Us Grow..

DOD

By referring your friends, family members, co-workers and neighbors to Port City Federal Credit Union!

Refer a new member to Port City FCU and you **both** receive \$25.00 when they open their account and elect one of the following products:

Checking* | Loan Certificate of Deposit

Refer as many members as you like!

PORT CITY FEDERAL CREDIT UNION MEMBER REFERRAL COUPON

New Member:

Referring Members Name:

_(please print)

(please print)

Federal

Credit Union

April 2013

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**.

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



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

1st Quarter 2013 Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.70%	0.70%
Amazing Savings \$2,000-\$19,999		
	0.25%	0.25%
\$20,000-\$49,999		
	0.35%	0.35%
\$50,000+		
	0.45%	0.45%

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



Scholarships Available!

Port City Federal Credit Union members are invited to apply for three 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 26, 2013.

Annual Meeting Recap

12703

Thanks to the 114 members and their guests who attended the 69th Annual Meeting on March 2nd. Those attending enjoyed a great meal, good fellowship, great door prizes, and were entertained by the Conklin Celii Band.

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 volunteers for their many years of service.



The Savings Keep Growing

Invest in America does more than provide credit union members with valuable discounts, it also helps to increase sales for the participating U.S. companies, and in turn, helps to stimulate the U.S. economy.

So what are you waiting for? Visit **www.lovemycreditunion.org** to learn about all the ways you can save today!