

# Current interests

PORT  
CITY



Federal  
Credit Union

April 2014

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

## Quarterly Quote

*"The true sign of  
intelligence is not  
knowledge but  
imagination."*

– Albert Einstein

## 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 26th

**Independence Day**

Friday, July 4th

## Move Your Mortgage Loan

to Port City FCU & We'll Pay  
Half of your Closing Costs!\*



The opportunity to save is waiting for you at your front door.  
Check out these great rates and terms on our mortgage loans:

**10 years.....3.25 % APR\*\***

**20 years.....4.25 % APR\*\***

**15 years.....3.50 % APR\*\***

**30 years.....5.824...4.50 % APR\*\***

**No application or origination fees; no points**

**Auto transfer payment options – monthly/bi-weekly**

**No transferring of your mortgage to another lender**

Make the move soon. PCFCU reserves the right to end this promotion at any time.

\*Up to one half of closing costs per mortgage on new loans only. \*\*APR = Annual Percentage Rate.  
Our average closing costs on \$100,000.00 mortgages are \$850.00. Rates shown are in effect at time  
of printing, subject to change at any time. Rates are for purchase and no cash-out refinances only.  
Please call for rates on vacant land and cash-out refinances. NMLS ID# 402677

## We have low rates for **Auto's, Boats, and RV's!**

Rates as low as:

2.74% APR\* 36 months

2.99% APR\* 48 months

3.49% APR\* 60 months

Refinance your Auto, Boat, or RV loan  
with Port City FCU from another financial institution  
and we'll pay you a bonus of \$70.00\*\*

**Offer good on new purchases also!**

\*APR = Annual Percentage Rate. Rates quoted are our  
lowest available rates. Your actual rate may be determined  
by your credit score.

\*\* Minimum loan to receive bonus must be \$ 5,000.00



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



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](http://www.portcityfcu.com)

#### E-mail

[memberservices@portcityfcu.com](mailto:memberservices@portcityfcu.com)

## 1st Quarter 2014

### Dividend Rates

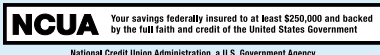
	APR*	APY*
<b>Shares</b> .....	0.10%	0.10%
<b>IRAs</b> .....	0.60%	0.60%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	0.20%	0.20%
\$20,000-\$49,999		
.....	0.30%	0.30%
\$50,000+		
.....	0.40%	0.40%

\* APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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

Federally Insured by NCUA.



# Scholarships are Back!

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

**\$500.00 SmarTeen Scholarship**

**\$500.00 Advanced Scholarship**

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

Take advantage of this great opportunity today! You may pick up an application at the Credit Union office, or you can visit [www.portcityfcu.com](http://www.portcityfcu.com) and download an application. All applications must be returned to the Credit Union no later than **April 28, 2014.**



Thank you to the 180 members and their guests who attended our 70th Annual Meeting on March 8th. 10451 Those who attended enjoyed a great meal, good fellowship, door prizes for everyone, and of course great music by Dave Burel.



The business meeting concluded with the election of Ralph Burr and Kathleen Wilkerson 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.



## Invest in America: Helping You Keep More of Your Own Money

Did you know your credit union membership can help you save big on everyday purchases? Simply shop these Invest in America partners to receive exclusive credit union member discounts:

### SHOP AND SAVE WITH:



**And More!**

For more information and a full list of exclusive discounts, please visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org).