

Current interests

PORT
CITY



Federal
Credit Union

April 2015

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 the goal."*

– Henry Ford

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 25th

Independence Day
(Observed)
Friday, July 3rd



Bring Your Mortgage Loan to Port City FCU and We'll Pay Half of Your Closing Costs*!

Check out these great rates and terms on our mortgage loans:

10 Years.....3.25% APR**

15 Years.....3.50% APR**

20 Years.....4.25% APR**

30 Years.....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 a \$100,000.00 mortgage are \$ 850.00. Rates shown 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

Get In On Some BIG Summer Fun!

Are you ready to rev up your summer plans? Stop by Port City Federal Credit Union for a low-rate loan for your new summer toy!

Boat & RV Loans

Competitive Rates and Terms Up to 15 years

Contact a member service representative or visit
www.portcityfcu.com for current rates and to apply today.



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

E-mail

memberservices@portcityfcu.com

4th Quarter 2014

Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%
Amazing Savings		
\$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.

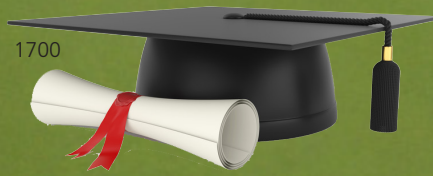
APY = Annual Percentage Yield.

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



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 and download an application. All applications must be returned to the Credit Union no later than April 30, 2015.

Annual Meeting Recap

Thank you to the 151 members and their guests who attended our 71st Annual Meeting on March 7th. Those who attended enjoyed great food, door prizes and entertainment by Dave Burel. The business meeting concluded with the election of Dave Rice to another three-year term on the Board of Directors. Congratulations to him, and thank you to all our volunteers for their many years of service.



Credit Union Members Have Saved Over \$1 Billion!

Have you joined them?

Did you know that as a member of Port City Federal Credit Union, you have access to a wide variety of exclusive member discounts and benefits? It's just another way **Love My Credit Union Rewards** is showing credit union members some love.

Credit union members can save on:

Auto with GMC, TruStage, and Credit Union Auto Club

Home with Sprint, ADT, Allied, and DirecTV

Technology with Best Buy, Samsung, and Dell

Finance with TurboTax and Norton

Shopping with Love to Shop, 1-800-Flowers, Macys, and Target

And so much more!

If you aren't taking advantage of all the ways you can save yet, visit www.lovemycreditunion.org to see how you can start saving today!

