

Current interests

PORT
CITY



Federal
Credit Union

January 2008

Quarterly Quote

*"An investment
in knowledge
always pays
the best interest."*

-Benjamin Franklin

Holiday Closing

Presidents' Day

Monday, February 18

Daylight Savings Time Reminder

Daylight Savings Time begins at
2:00am on:

Sunday, March 9th.

Remember to set your clocks
ahead one hour before you go
to bed on Saturday night.

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!

Check Out Our **New Name!**

We are now officially Port City Federal Credit Union! With a new name and a new community charter, we are ready to move onward and upward. We look forward to welcoming many new members in the months and years to come.

Remember, you can use your existing checks and your ATM, Debit and Credit Cards until they run out or expire. If you are writing a check to the Credit Union, please use our new name.

If you have any questions about the name change, please feel free to call or stop by.

64th Annual Meeting

Our 64th Annual Business Meeting is just around the corner, so please mark your calendars and pick up some tickets. All of our members are welcome to attend. Come enjoy a delicious dinner, entertainment by Tarnished Brass, and some exciting door prizes!

DATE: Saturday, March 1, 2008

PLACE: Above & Beyond Banquets
Oakridge Golf Club
513 W. Pontaluna Road

TIME: 6:30 P.M. Buffet Dinner
8:00 P.M. Business Meeting-Reports-Elections
8:30 P.M. Entertainment and door prizes

We will have 175 tickets available at the Credit Union for \$9.00 each between January 2nd and February 20th. Sales are restricted to members and immediate family.

Anyone wishing to run for a position on the Board of Directors may contact the Nominating Committee Chair, Ann Terwilliger, at (231) 788-5470

VISA Gift Cards Are Perfect For Any Occasion

You could search all over town for the perfect birthday, wedding or graduation gift. Or simply come to Port City FCU for a VISA Gift Card – a gift that's sure to please!

Everyone loves the flexibility of these great cards. 7315 They can be used anywhere VISA is accepted, and since they are not tied to an account they are safer than carrying cash. They can even be replaced if they are lost or stolen.

To purchase a card, simply stop by the Credit Union.





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

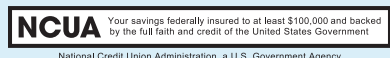
memberservices@portcityfcu.com

4th Quarter 2007

Dividend Rates

	APR*	APY*
Shares	0.80%	0.80%
IRAs	2.75%	2.78%
Amazing Savings		
\$2,000-\$19,999	3.25%	3.29%
\$20,000-\$49,999	3.50%	3.55%
\$50,000+	3.75%	3.80%

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



Smart Ideas For Your Tax Refund

What did you do with your refund last year? Do you even remember? This year, consider these ideas to make that windfall really count!

- Plan for the future by contributing to your IRA or by building your children's college account.
- Plan for a rainy day by setting up an emergency fund here at Port City FCU.
- Save on finance charges by paying off high-rate debt.
- Invest in your career by taking a class, attending workshops or upgrading your computer skills.



Surprisingly, a large tax refund is not necessarily a good thing. You may be able to adjust your withholding to keep more money in your control throughout the year. In fact, we could deposit the difference in a savings account or an IRA for you to keep it growing! 12209 Just ask us for details.

1099/1098 Tax Forms Coming Soon

We will soon be mailing out IRS Form 1099 for members who earned \$10 or more in dividends on Credit Union accounts and IRS Form 1098 for those who paid at least \$600 in interest on Credit Union mortgages. Please retain these forms for your tax preparation. Dividend and interest information is also included on your enclosed statement, or may be obtained through online banking or CU*Talk.

Direct Deposit: The Fastest Way To Receive Your Refund

If you're expecting a tax refund, be sure to request Direct Deposit. Your money will be deposited in your Credit Union account, so you won't have to worry about a check being lost or stolen. Direct Deposit is free, and best of all, your funds are available faster – usually within 10 days.

Simply complete the Direct Deposit line on your tax form, and contact the Credit Union for our routing and transit number and correct account number information.

New Year, New IRA

Make a New Year's Resolution to save more money and start by opening a Credit Union IRA. The IRS allows contributions up until the April 15th deadline, so you have time to finish your 2007 account before beginning contributions for 2008.

What's new in IRAs?

- The annual contribution limit for Traditional and Roth Accounts has been raised to \$5,000 for tax year 2008.
- Taxpayers over 50 can contribute an additional \$1,000.
- Credit Union IRAs are federally insured up to \$250,000.

Privacy Notice

At Port City Federal Credit Union, we fully acknowledge and respect your right as a member to financial privacy. Review the enclosed privacy policy as it explains how we use, share, and protect the information we have about our members. It also provides important guidelines that you should follow to aid in protecting your confidential information.

Shared Branching

Remember, Port City FCU is a participant of Xtend Shared Branching. Do your basic financial transactions at over 130 credit union locations throughout Michigan and Northern Indiana. Visit us at www.portcityfcu.com and click on Xtend Shared Branching for all of the locations and services offered.