

Current interests

PORT
CITY



Muskegon, Michigan
**Federal
Credit Union**

January 2010

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

Quarterly Quote

*"There are two educations.
One should teach us how
to make a living, and the
other how to live..."*

- John Adams

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!

**Saturday,
March 6, 2010**

Annual Meeting

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

Please save the date for our 66th Annual Business Meeting! You'll have the opportunity to meet your fellow members and learn more about what has been happening at your Credit Union during the past year. Dinner will be followed by a short business meeting, entertainment by musicians Ruth and Max Bloomquist and door prize drawings.

We will have 175 tickets available at the Credit Union for \$9.00 each between January 4th and February 26th. Sales are limited 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.

CREDIT UNION NIGHT WITH THE MUSKEGON LUMBERJACKS

Celebrate 50 Years of Muskegon Hockey!

Saturday, January 23, 2010

As a member of Port City Federal Credit Union, you can attend the Muskegon Lumberjacks game on Saturday, January 23, 2010 at a discounted rate!

Tickets are just \$8.00 for Credit Union members (*regular ticket prices are \$12.50*). PLUS...\$1.00 of each ticket sale will be donated to the Muskegon Rescue Mission. Pick up your ticket voucher at the Credit Union and redeem it at the LC Walker Arena ticket office by January 20, 2010.



Not only do you get into the game at a discounted price...

■ The **first 1,000 members** to redeem their ticket voucher will receive a **FREE t-shirt**. Prizes will be awarded throughout the night to those wearing their t-shirt.

■ **1,000 Credit Union members** will receive a **FREE pair of thunder sticks** at the game.

Contact Port City Federal Credit Union at 231.725.3312 or visit
www.portcityfcu.com for more details.

Holiday Closings

PRESIDENTS DAY
February 15th



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 2009

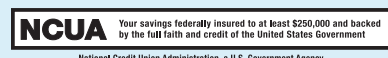
Dividend Rates

	APR*	APY*
Shares	0.40%	0.40%
IRAs	2.20%	2.22%
Amazing Savings		
\$2,000-\$19,999		
.....	1.35%	1.36%
\$20,000-\$49,999		
.....	1.60%	1.61%
\$50,000+		
.....	1.85%	1.86%

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



National Credit Union Administration, a U.S. Government Agency



Contest Winners

Congratulations to the winners of our membership referral promotion. **Shirley Seevers'** name was drawn for the Wii Sports game package, and **Merilee Patterson's** name was drawn for the \$100.00 VISA gift card. Thanks to all of you who shared the gift of Credit Union membership with your friends and family.



- 1. Save these forms:** We will soon be mailing out IRS Forms 1099 and 1098, which report dividend and interest information. If you receive these forms, be sure to save them for your tax preparation.
- 2. Request Direct Deposit:** Complete the Direct Deposit line on your tax form, and your refund will be deposited into your Credit Union account in as little as 10 days. Our routing and transit number is listed on the left side of this page.
- 3. Finish your 2009 IRA:** You have until April 15th to make 2009 contributions.

CHECKING ACCOUNTS: Make The Switch!

Are you looking for ways to make your money go farther? If so, make sure you're taking advantage of all the money-saving benefits of Credit Union membership. Our free checking accounts are a great example.

YOU CAN ENJOY:

No Monthly Service Charge

No Minimum Balance Requirement

**Free 24 Hour Online and
Audio Banking Access**

Free Online Bill Pay

**Convenient Access at Shared Branching
Locations – locally and statewide**

Master Money Debit Cards

**Over 25,000 surcharge free
ATM's nationwide**

While other financial institutions pile on the fees to make extra income, Port City Federal Credit Union works hard to keep your costs down. Visit www.portcityfcu.com for a free Switch Kit, or stop by the office and we'll print one out for you. Make the switch today!

Port City Federal Credit Union Privacy Statement

At Port City Federal Credit Union, we know and understand how important protecting your financial privacy is to you. The privacy and confidentiality of our members' information is a top priority for us. For these reasons, we have adopted the following privacy policies to help you, our valued members, understand the measures we take to protect your personal and financial information.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

Port City Federal Credit Union does not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law. However, we may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. If you decide to close your accounts or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Port City Federal Credit Union restricts access to your nonpublic personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.