

# Current interests

PORT  
CITY



Muskegon, Michigan  
**Federal  
Credit Union**

January 2012

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

## Quarterly Quote

"About the only thing that comes to us without effort is old age." - Gloria Pitzer

## 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 Closing

PRESIDENT'S DAY

Monday,  
February 20



We want to thank  
all of our members  
for your support  
and wish you a  
happy and prosperous  
2012!

## You're Invited To The

# Annual Meeting!

Please save the date for our 68th Annual Business Meeting! It will be a great opportunity to meet your fellow members and learn more about your Credit Union. Dinner will be followed by a short business meeting; entertainment by musicians, **Ruth and Max Bloomquist**; and door prizes.

**DATE:** Saturday, March 3, 2012

**TIME:** 6:30 p.m. Buffet Dinner  
8:00 p.m. Business Meeting  
8:30 p.m. Entertainment and Door Prizes

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

We will have 175 tickets available at the Credit Union for \$10.00 each between January 9 and February 24. 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.

## Muskegon Lumberjacks Hockey Night



On **Saturday, January 14**, Port City Federal Credit Union will be the game night sponsor for the Muskegon Lumberjacks when they go up against the Green Bay Gamblers. Port City FCU members can purchase tickets at a discounted rate for that night's game.

### DISCOUNTED PRICES

Adults: ..... \$10.00  
Children, Age 12 & Under:..... \$5.00  
Seniors, Age 62 & Up:..... \$8.00

To purchase your discounted tickets for this night, simply click the link on our website and enter promo code "PCFCU" or call (231) 724-5225, ext. 227. Tickets must be purchased prior to the game day. If you're at the game on this night, be sure to stop by our booth and register for door prizes!





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

**ROUTING & TRANSIT NUMBER**

2724-83060

**ONLINE**

www.portcityfcu.com

**E-mail**

memberservices@portcityfcu.com

**4th Quarter 2011**

**Dividend Rates**

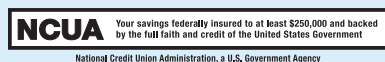
	<b>APR*</b>	<b>APY*</b>
<b>Shares</b> .....	0.20%	020%
<b>IRAs</b> .....	1.00%	1.00%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	.40%	.40%
\$20,000-\$49,999		
.....	.55%	.55%
\$50,000+		
.....	.75%	.75%

\* 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.



**Just file it! Gives Free Access to Tax Preparation Services**

January 17, 2012, will kick off the **Just file it!** program for the 2011 tax season. Every year, this program helps thousands of Michigan residents file their taxes for free and take advantage of state and federal tax credits including the Earned Income Tax Credit (EITC). Last year, 6,720 Michigan credit union filers received more than \$13 million in tax refunds and credits.

The **Just file it!** program is available to anyone in need of tax services no matter what their income level. All that is required to use the **Just file it!** program is a computer, internet access, a web browser, and a printer. The program uses a free, web-based software program, posing questions to users and offering assistance via online chats. It is offered in English, Spanish and Vietnamese.

All you need to do is click on the **Just file it!** link on the homepage of our website (*this link will be available on our website beginning January 17*).

**Tax-Time TIPS**

- **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, please be sure to save them for your tax preparation.
- **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.
- **Finish your 2011 IRA:** You have until April 17, 2012, to make 2011 contributions. Please contact the Credit Union if you have any questions or concerns.

11116

**Have You Ordered Your FREE Credit Report?**

You'll never know if your credit is working for you or against you if you don't order your free credit report! Under federal law, you are entitled to a free copy of your credit report from each of the three credit reporting agencies every 12 months, so why wait to request yours?

**To obtain your free credit report:**

- Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Call **877.322.8228**
- Mail a request to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281

Order your free report today, and get to know your credit. Have questions? Visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

**Treasury Ends Over-The-Counter Sales of Paper U.S. Savings Bonds**

*Effective January 1, 2012*

In an action that will save American taxpayers approximately \$70 million over the first five years, the U.S. Department of Treasury has ended the over-the-counter sale of paper savings bonds at financial institutions. Savings bonds are not, however, going away altogether. Electronic savings bonds in Series EE and I will still be available to purchase through TreasuryDirect®.

**What is TreasuryDirect®?** TreasuryDirect® is a secure, web-based system operated by Public Debt – where investors have been purchasing savings bonds since 2002. Available 24/7, TreasuryDirect® is an easy and convenient way to purchase and manage savings bonds free of charge.

**What you need to know:**

- If you currently hold paper savings bonds, you can continue to redeem them at financial institutions.
- Bonds, which have not matured, but were lost, stolen or destroyed, can be reissued in either paper or electronic form.
- Series I paper savings bonds will remain available for purchase using part or all of one's tax refund – please visit [www.irs.gov](http://www.irs.gov) for more information on this feature.

For more information about the elimination of paper savings bonds and how to enroll in TreasuryDirect®, please visit [www.treasurydirect.gov](http://www.treasurydirect.gov).