

Quarterly Quote

"I have not failed, I have just found 10,000 ways that won't work."

- Thomas Alva Edison

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!

New Drive-Up Hours

Please note that our Friday Drive Up Hours are now 8:00 am to 5:30 pm.

We want to thank
all of our members
for your support
and wish you a happy
and prosperous 2013!

Please Save the Date for our 69th Almusia Niceting

We hope you will make plans to join us for the Annual Meeting! It will be a great opportunity to meet your fellow members, catch up with former co-workers, and learn more about your Credit Union. Dinner will be followed by a short business meeting, Celtic Music by the Conklin Celi Band, and door prizes.

DATE: Saturday, March 2, 2013

TIME: 6:30 pm Buffet Dinner

8:00 pm Business Meeting

8:30 pm Entertainment & Door Prizes

PLACE: Above & Beyond Banquets

Oakridge Golf Club • 513 W. Pontaluna Rd.

TICKETS: \$10.00 each (Sales are limited to members and immediate family)

175 tickets available at the Credit Union between January 7 – February 22

Anyone wishing to run for a position on the Board of Directors may contact the Nomination Committee Chair, Ann Terwilliger, at 231.788.5470.

Please Help Us Keep Your Information Up To Date

Having your personal information up to date with the credit union is very important. If we suspect unusual or fraudulent activity in your account we need to be able to contact—you as soon as possible. Please make sure we have the fastest way to get in touch with you. If you have an e-mail address or cell phone on file with us we can contact you much more quickly. Please call today and make sure we have all of your information up to date.



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 Ouarter 2012

Dividend Rates

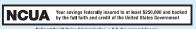
	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.70%	0.70%
Amazing Savings \$2,000-\$19,999		
	0.25%	0.25%
\$20,000-\$49,9	999	
	0.35%	0.35%

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

...... 0.45% 0.45%

\$50,000+

Federally Insured by NCUA.







The new year is destined to be filled with birthdays, graduations and many other special occasions. Thankfully, Invest in America is helping to make the year more affordable by partnering with U.S. companies to bring credit union members big savings.

SHOP AND SAVE WITH:

















And More!

For more information and a full list of exclusive discounts, please visit www.lovemycreditunion.org.



We Have TurboTax!

Port City Federal Credit Union now has multiple versions of TurboTax available for members to purchase at discounted prices. TurboTax can help you prepare and file your taxes quickly and easily by guiding you through the entire process. Please log on to our website at www.portcityfcu.com for further details.

Daylight Saving Time Sunday,





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 2012 IRA: You have until April 15, 2013, to make 2012 contributions.

Please contact the Credit Union if you have any questions or concerns.

