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

### **Quarterly Quote**

HI

"You are never too old to set another goal or to dream another dream." – Les Brown

#### *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!

We want to thank all of our members for your support and wish you a happy and prosperous 2014!

#### HOLIDAY CLOSINGS

**Presidents' Day** Monday, February 17

# Gis our 70th Anniversary

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#### Join Us for Our 70th Annual Meeting & Special Celebration!

Port City Federal Credit Union is pleased and honored to be celebrating 70 years of dedicated service to our community! We hope you will join us as we celebrate this monumental milestone at our 70th Annual Meeting, which will include dinner, a short business meeting, musical entertainment by Dave Burel, door prizes and more! 9602

- Date: Saturday, March 8, 2014 Time: 6:30 pm Buffet Dinner 8:00 pm Business Meeting 8:30 pm Entertainment & Door Prizes
- Place: Polish Falcon Lodge 1014 W. Hackley Ave.

Tickets: \$10.00 each (Sales are limited to members and immediate family) 175 tickets available at the Credit Union between January 6th and February 26th.

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

## Thank You

Muskegon, Michigan

**Federal** 

**Credit Union** 

January 2014

Our appreciation goes out to all of our members who have supported and helped grow the credit union over the years.



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 2013

Divide	nd Rates
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	APR*	APY*	
Shares	. 0.10%	0.10%	
IRAs	. 0.60%	0.60%	
Amazing Savings			
\$2,000-\$19,99	9		
	. 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.

Federally Insured by NCUA.

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#### Invest in America: Helping You Keep More of Your Own Money

Did you know your credit union membership can help you save big on everyday purchases? Simply shop these Invest in America partners to receive exclusive credit union member discounts:



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

#### Daylight Saving Time Reminder

Daylight Saving Time begins Sunday, March 9 at 2:00 a.m. Remember to set your clocks ahead one hour before you go to bed Saturday night.



#### Special **TurboTax** Discounts Just for You!

When it comes to filing your taxes, only TurboTax offers you Total Assurance™ with a maximum refund guarantee, 100% accurate calculations guarantee, and a free downloadable Audit Support Center. And since Port City FCU has multiple versions of TurboTax available for members to purchase at discounted prices, there have never been more reasons to try it out! Visit www.portcityfcu.com for complete details. 1334

## **Tax-Time Tips**

- Save these forms: We will soon be mailing out IRS Forms 1099 and 1098, which report dividend and interest information. Please be aware that you will only receive a 1099 form if you earned more than \$10.00 in dividend income and a 1098 form if you paid over \$600.00 in interest on your home loan. 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 2013 IRA: You have until April 15, 2014, to make 2013 contributions. Please contact the Credit Union if you have any questions or concerns.

