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

Quarterly Quote

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

– Benjamin Franklin

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 Closings

Presidents Day Monday, February 16

Port City Federal Credit Union is on Facebook! "Like" us today!

Annual Meeting

We hope you will join us for the Annual Meeting this year, which will include dinner, a short business meeting, musical entertainment by Dave Burel, door prizes and more!

DORT

Date:Saturday, March 7, 2015Times:6:30 pm Buffet Dinner8:00 pm Business Meeting8:30 pm Entertainment& Door PrizesPlace:Polish Falcon Lodge,
1014 W. Hackley Ave.

Save the Date

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

Muskegon, Michigan

Federal

Credit Union

January 2015

175 tickets available at the Credit Union between January 7th and February 25th

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

2849



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 2014

Divi	idend	Rates
	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%

Amazing Savings \$2,000-\$19,999

4=/000 4.0/000		
0.20%	0.20%	
\$20,000-\$49,999		
0.30%	0.30%	
\$50,000+		
	0.40%	

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





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 8 at 2:00 a.m.

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

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 2014 IRA: You have until April 15, 2015, to make 2014 contributions. Please contact the Credit Union if you have any questions or concerns.





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.