

# Current interests

PORT  
CITY



Muskegon, Michigan

**Federal  
Credit Union**

July 2013

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

## Quarterly Quote

*"Winners never quit and  
quitters never win."*

– Vince Lombardi

## 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

**Labor Day**

Monday, September 2



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

## Bring Your Mortgage Loan to Port City FCU and We'll Pay Half of Your Closing Costs\*!

The opportunity to save is waiting for you at your front door.  
Check out these great rates and terms on our mortgage loans:

10 Years.....**3.25% APR\*\***

20 Years.....**4.00% APR\*\***

15 Years.....**3.50% APR\*\***

30 Years.....**4.25% APR\*\***

- No application or origination fees; no points
- Auto transfer payment options – monthly/bi-weekly
- No transferring of your mortgage to another lender

Make the move soon. PCFCU reserves the right to end this promotion at any time.

\* Up to one half of closing costs per mortgage on new loans only.

\*\* APR = Annual Percentage Rate. Our average closing costs on a \$100,000.00 mortgage are \$ 850.00. Rates shown in effect at time of printing, subject to change at any time. Rates are for purchase and no cash-out refinances only. Please call for rates on vacant land and cash-out refinances.

NMLS ID# 402677



## Watch Our New Video Online!

Have you visited our website lately? It's a great resource for learning all about your credit union, including our products and services, branch locations, special promotions, and more. **We even have a new video!** Come check it out at [www.portcityfcu.com](http://www.portcityfcu.com) today.



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

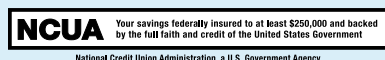
**2nd Quarter 2013**

**Dividend Rates**

	<b>APR*</b>	<b>APY*</b>
<b>Shares</b> .....	0.10%	0.10%
<b>IRAs</b> .....	0.60%	0.60%
<b>Amazing Savings</b>		
\$2,000-\$19,999 .....	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.



# 2013 Scholarship Awards

## Congratulations to the following recipients of the 2013 Port City FCU scholarships:

**Joshua Recknagel** received this year's \$500.00 SmarTeen Scholarship. Joshua is a senior at Mona Shores High School. He will be attending Wheaton College this fall to pursue a medical degree.



**John Hardy** received this year's \$500.00 Advanced Scholarship. He is attending Michigan State University and is studying biomedical engineering.



**Sydney Gordon** received this year's \$500.00 Joseph R. Beyrle Memorial Scholarship. Sydney is a senior at Mona Shores High School. She will be attending Grand Valley State University this fall to pursue a medical degree.



*Thank you to all of our applicants, and best wishes for success in furthering your education.*



## Graduates, Where Are You Headed This Fall?

Congratulations to all of our high school graduates! Whether you will be going off to college or pursuing other interests, please remember Port City FCU has all kinds of products and services to support your financial needs.

- FREE Checking Accounts
- FREE It's Me 247 Online Banking and Mobile Banking
- FREE CU\*Easy Pay Online Bill Pay
- FREE eStatements
- FREE ATM/Debit Cards
- Thousands of surcharge-free CO-OP ATM locations and hundreds of Shared Branch locations
- VISA Cards with low, fixed rates and manageable credit limits\*

\*A co-signer may be required