

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

July 2014

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

Quarterly Quote

*"Financial freedom is
available to those who
learn about it and work
for it."*

—Robert Kiyosaki

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 1st

We have even **LOWER** rates for **Auto's, Boats, and RV's!**

Rates as low as:

2.49% APR* 36 months

2.74% APR* 48 months

2.99% APR* 60 months

Refinance your Auto, Boat, or RV loan
with Port City FCU from another financial institution
and we'll pay you a bonus of \$70.00**

Offer good on new purchases also!

*APR = Annual Percentage Rate. Rates quoted are our
lowest available rates. Your actual rate may be determined
by your credit score.

** Minimum loan to receive bonus must be \$ 5,000.00



2014 Scholarship **AWARDS**

Congratulations to the following recipients of the 2014 Port City FCU scholarships:

Erik Dagen received this year's \$500.00 SmarTeen Scholarship. Erik is a senior at Allendale High School and will be attending Aquinas College this fall to study in the medical field.

Brielle Johnson received this year's \$500.00 Advanced Scholarship. Brielle is attending Muskegon Community College and is studying to be a psychologist. 6977

Rachel Burr received this year's \$500.00 Joseph R. Beyrle Memorial Scholarship. Rachel is attending Grand Valley State University and studying to be a teacher.

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



Port City Federal Credit Union
is on Facebook! "Like" us 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 2014

Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%

Amazing Savings

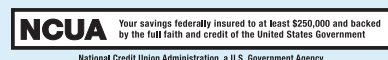
\$2,000-\$19,999	0.20%	0.20%
\$20,000-\$49,999	0.30%	0.30%
\$50,000+	0.40%	0.40%

* 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.



Port City FCU Members **SAVE BIG** with the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a Port City FCU member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

• **10% off of select regularly priced Sprint monthly service**

• **Activation fee waived (up to \$36 in savings)**

• **Upgrade fee waived (up to \$36 in savings)**

3 Ways to Get Your Discount:

• **Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member.**

• **Ask to be a part of the NACUC_ZZM Corporate ID to save**

• **Click LoveMyCreditUnion.org/Sprint**

• **Visit your nearest Sprint store**

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Invest in America app in iTunes or Google Play to verify your membership. 13487

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.



Online Banking Security Tips



Online Banking is a great way to access and manage your Port City FCU account. It offers a simple, convenient way to check your account balance, transfer funds, search transaction history, and more—right from the convenience of your computer. But Port City Federal Credit Union would like to remind you that there are certain precautions you can and should take to help protect your money and your identity when using any online banking services.

- **Do create complex passwords, being sure to include a combination of special characters, capital letters and/or numbers.**
- **Do change your password regularly.**
- **Do remember to log out at the end of your online session.**
- **Do not save your account number or password on or near your computer.**
- **Do not use the "auto login" feature available on some websites.**
- **Do not respond to emails requesting you provide your account number, password, user ID, or answers to "challenge questions."**