

# Current interests

PORT  
CITY



Muskegon, Michigan  
**Federal  
Credit Union**

July 2012

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

## Quarterly Quote

"It's kind of fun to do the  
impossible."

- Walt Disney

## 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 Closing

LABOR DAY

Monday, September 3

## Make A Move With Your Auto Loans!



You're probably already aware of the great benefits from simply being a Credit Union member, but do you know about our reward-giving loans?

## Get Rewarded for Driving Your Auto Loan to Us!

Offer available on purchases and refinances from another lender.

Rates as low as  
**2.99% APR\*\***  
UP TO 36 MONTHS

Rates as low as  
**3.99% APR\*\***  
37 TO 60 MONTHS

\*Minimum loan balance \$10,000 to receive \$100, \$5,000 to \$9,999 will receive \$50. All applicants must qualify for a loan according to Port City FCU's lending guidelines. \*\*APR = Annual Percentage Rate



We'll give  
you **\$100!\***

## Move Your Home Loans Too!



Let  
us reward  
you with  
**\$750 toward  
your closing  
costs!\*\*\***



2429

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\*\*\*    15 Years.....3.50% APR\*\*\*  
20 Years.....4.00 % 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 these promotions at any time.

\*\*\*APR = Annual Percentage Rate. Up to \$750.00 per mortgage on new loans only. 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.



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** 7am - 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](http://www.portcityfcu.com)

**E-mail**

[memberservices@portcityfcu.com](mailto:memberservices@portcityfcu.com)

**2nd Quarter 2012**

**Dividend Rates**

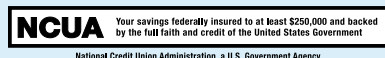
	<b>APR*</b>	<b>APY*</b>
<b>Shares</b> .....	0.15%	0.15%
<b>IRAs</b> .....	0.75%	0.75%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	0.30%	0.30%
\$20,000-\$49,999		
.....	0.40%	0.40%
\$50,000+		
.....	0.55%	0.55%

\*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.



# 2012 SCHOLARSHIP AWARDS!

## ***Congratulations to the following recipients of the 2012 Port City FCU scholarships:***

**HANNAH DAVIS** received this year's \$500.00 SmarTeen Scholarship. Hannah is a senior at Fruitport High School. She will be attending Olivet Nazarene University this fall to pursue a degree in Mechanical Engineering.

**EMILY SWAIN** received this year's \$500.00 Advanced Scholarship. She is attending Western Michigan University and is studying Speech Pathology and Psychology.

**KARI KRUZEL** received this year's \$500.00 Joseph R. Beyrle Memorial Scholarship. She is attending Ferris State University and is studying Dental Hygiene.



**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

