

Current interests

PORT
CITY



Federal
Credit Union

October 2008

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

Quarterly Quote

*"Even if you're on the right
track, you'll get run over if
you just sit there."*

- Will Rogers

Fall Into Great Rates

Holiday Closings

Veterans' Day

Tuesday, November 11

Thanksgiving

Thursday, November 27

Christmas

Wednesday, December 24

Thursday, December 25

New Year's

Wednesday, December 31

Thursday, January 1, 2009

Hidden Account Numbers

We have hidden two members' account numbers within the newsletter. If you find yours, contact the Credit Union immediately and you'll win \$10.

Good Luck!

Vehicle Loans We want your vehicle loans! Offer good on purchases for new or used vehicles and refinances from other lenders. Check out what's in it for you:

- **.50% off Your Qualifying Rate**
As low as 4.25% APR*
- **\$50 Wesco Gas Card at closing**
- **\$500 Wesco Gas Card Drawing**

*APR = Annual Percentage Rate. Actual rate dependent upon loan term and individual credit score(s). Offer available to qualified borrowers through November 21, 2008. Borrower will receive a \$50.00 Wesco Gas Card at loan closing and have their name entered into Grand Prize drawing for \$500.00 Wesco Gas Card. The Grand Prize drawing will take place on or about November 24, 2008.

Signature Loans Save some green this fall with our low rate Signature Loan

- **12 months at 5.99% APR***
\$300 minimum - \$5,000 maximum
- **\$250 VISA Gift Card Drawing**

Apply for our affordable short term Signature Loan to help with back to school costs, property taxes, holiday trips or other personal expenses.

*APR = Annual Percentage Rate. Offer available to qualified borrowers through November 21, 2008. Borrowers name will be entered into Grand Prize drawing for \$250.00 Visa Gift Card. The Grand Prize Drawing will take place on or about November 24, 2008.

Lucky 13 CD Special Superstition dictates that "13" is not a lucky number; however, our members will experience a brush of luck when they take advantage of our **Lucky 13 CD Special!**

- **13 month Share or IRA CD**
\$500 minimum - \$10,000 maximum
- **4.00% APY***

*APY = Annual Percentage Yield. The minimum deposit for members age 18 and under is \$100.00. Offer available through November 21, 2008 or until CD Special total deposits reach \$500,000, whichever comes first.

Act now – offers end November 21, 2008!



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

For lost or stolen ATM, Debit
or Credit Cards please call:

ATM/Debit 800•754•4128

Credit 800•325•3678

ROUTING & TRANSIT NUMBER
2724-83060

ONLINE

www.portcityfcu.com

E-mail

memberservices@portcityfcu.com

3rd Quarter 2008

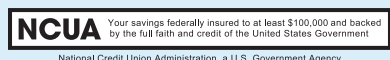
Dividend Rates

	APR*	APY*
Shares	0.65%	0.65%
IRAs	2.35%	2.37%
Amazing Savings		
\$2,000-\$19,999		
.....	2.25%	2.27%
\$20,000-\$49,999		
.....	2.50%	2.52%
\$50,000+		
.....	2.75%	2.78%

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

Dividends are based on Credit Union
earnings and therefore cannot be stated
in advance.



it my credit union
belongs
to me™

International Credit Union Day October 16, 2008

Mark your calendar for Thursday, October 16th and come join us in celebrating International Credit Union Day. We hope you will stop in to enjoy refreshments and to enter your name to win one of the many great prizes we will be giving away.

- \$ 50.00 Red Lobster Gift Card
- \$ 50.00 Olive Garden Gift Card
- \$ 50.00 JC Penney Gift Card
- \$ 50.00 Meijer Gift Card
- \$ 50.00 Tony's Bistro Gift Card
- \$ 50.00 Wesco Gas Card

Your Deposits Are Insured. Your Money Is Safe.

We have all seen the headlines about turmoil in the banking industry. But as a member of Port City Federal Credit Union, you have nothing to worry about. Your money is federally insured, and your Credit Union is healthy and strong.

Here's what you need to know:

- Your deposits here at Port City Federal Credit Union are federally insured by the National Credit Union Administration (NCUA) up to at least \$100,000. IRAs are separately insured to \$250,000.
- In a mid-year report, the NCUA offered reassurance that the insurance program is strong, secure and well-capitalized.
- **Not one penny of insured savings has ever been lost by a member of a federally insured Credit Union.**

If you have any questions or concerns, please feel free to give us a call.



We Have A Winner!

Congratulations to **Nina Brooks**, the winner of the gas grill from our membership promotion. Nina's name was drawn from everyone who referred new members to our Credit Union during our recent membership drive. Thank you to all of those who participated and referred your friends, family members, and co-workers to Port City FCU. Your efforts helped to keep our Credit Union family growing.