

# Current interests

PORT  
CITY



Muskegon, Michigan

Federal  
Credit Union

October 2011

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

## Quarterly Quote

*"Wisdom is the power to put  
our time and knowledge to the  
proper use."* - Thomas Watson

## 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!**

## Our VISA Credit Cards Keep Getting Better!

Not only have we upgraded our VISA Platinum Card with a ScoreCard Rewards Program, but **from October 1st, 2011 through December 31st, 2011** we are also offering these GREAT RATES!

VISA PLATINUM CARD

**4.99%**  
APR\*

VISA CLASSIC CARD

**5.99%**  
APR\*

**All balance transfers, purchases, and cash advances made from October 1st, 2011 through December 31st, 2011\*\* will qualify for these reduced rates; and the reduced rate will remain in effect until these balances are paid in full!**

You won't want to miss this opportunity to switch your balances to a Port City FCU VISA card!

Don't have a Port City FCU VISA card yet? It's easy to apply. Just stop by the Credit Union or call us to request a VISA application.

Our VISA rates for any balances prior to October 1st, 2011 and for any new balances incurred after December 31st, 2011 will be at our regular rates of: Platinum 8.99% APR and Classic 10.99% APR.

\* APR = Annual Percentage Rate. \*\*Transactions must post to account on or before December 31st, 2011.

## ScoreCard Rewards Program is Here!

If you have a VISA Platinum Credit Card with us, your card was automatically enrolled in our new ScoreCard Rewards Program.

The program is easy. You will earn one point for every net dollar you spend, and there is no limit to the number of points you can receive. So, the more you use your card, the more you can reward yourself. We'll keep track of your points, and you'll receive ScoreCard point updates on your credit card statements.

**Features of the ScoreCard Rewards program include:**

- Earn one point for every net dollar you spend
- No point limit
- Points can be used for a variety of travel including airfare, hotel stays and car rentals
- Points can also be used to purchase a variety of high-tech and high-demand items from trusted brand-name manufacturers, including electronics, fashion, home furnishings, and more

To redeem your points, simply log on to [www.scorecardrewards.com](http://www.scorecardrewards.com) or call the ScoreCard Service Center at 800-854-0790 to request an award order form.

If you currently have one of our VISA Classic Credit Cards and would like to upgrade to a VISA Platinum Card please stop by the Credit Union or give us a call.



## Holiday Closings

**Veterans Day**

Friday, November 11

**Thanksgiving**

Thursday, November 24

**Christmas** (observed)

Monday, December 26

**New Years** (observed)

Monday, January 2, 2012



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)

## 3rd Quarter 2011

### Dividend Rates

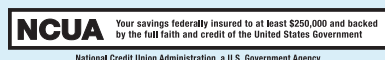
	APR*	APY*
<b>Shares</b> .....	0.20%	020%
<b>IRAs</b> .....	1.25%	1.26%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	.45%	.45%
\$20,000-\$49,999		
.....	.65%	.65%
\$50,000+		
.....	.85%	.85%

\*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.



## CREDIT UNIONS BUILD A BETTER WORLD™

INTERNATIONAL CREDIT UNION DAY  
**20 OCTOBER 2011**

Thank you for choosing Port City FCU as your financial partner. Please plan to stop by the Credit Union on International Credit Union Day for refreshments and to enter the DOOR PRIZE DRAWINGS for one of three \$25.00 VISA Gift Cards.



## Holiday Shopping In A Snap

VISA gift cards are a great way to spread holiday cheer. They can be used at millions of locations, so they are flexible and fun. Save yourself from the stress of trying to figure out what to give to those left on your holiday gift list. Come on in to the Credit Union office, pick up some VISA gift cards, and finish your shopping in one easy step.

## Save Money...

As a credit union member, you can save big with Invest in America. Join the millions of credit union members who are already saving with U.S. companies, including GM, Sprint, Shop America, Allied, DirectTV, CompleteTax, and more.

For a complete list of Invest in America partners visit [www.portcityfcu.com](http://www.portcityfcu.com) and click on the Invest in America link.



## Spring Forward, Fall Back

### Daylight Saving Time Reminder

It's almost time to "fall back" again! Daylight saving time ends **Sunday, November 6 at 2:00 a.m.** Please remember to set your clocks back one hour before you go to bed Saturday night.