

# Current interests

PORT  
CITY



Federal  
Credit Union

October 2012

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

## Quarterly Quote

"I find that the harder I  
work the more luck I seem  
to have."

- Thomas Jefferson

## 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

### THANKSGIVING

Thursday, November 22

### CHRISTMAS EVE

Monday, December 24

### CHRISTMAS DAY

Tuesday, December 25

### NEW YEAR'S EVE

Monday, December 31

### NEW YEAR'S DAY

Tuesday, January 1, 2013

**Skip-A-Pay**  
Our Gift  
to You!

A Skip-A-Pay request form must be  
completed and submitted at least ten days  
prior to the payment date to be skipped.

- All **Skip-A-Pay** requests must be approved by a loan officer
- Loan must be in good standing, with no delinquency over 30 days in the past 12 months
- Fee of \$ 25.00 must be paid on or before the date of payment to be skipped
- If applicable, the Co-signer must also sign the **Skip-A-Pay** request form
- One payment per loan may be skipped
- Four contractual payments must have been paid on the loan
- Payments being paid by disability insurance are ineligible

The following loans are ineligible for Skip-A-Pay:

Real Estate Loans/Line of Credit Loans/VISA Credit Card Loans

## SKIP-A-PAYMENT REQUEST

By signing below I/we agree to the terms and conditions of the Skip-A-Pay Promotion being offered by Port City FCU. I/ we understand that there is a \$ 25.00 fee for each payment skipped and that the skipped payment will extend the term of the loan and interest will continue to accrue.

NAME \_\_\_\_\_

ACCOUNT NUMBER \_\_\_\_\_

Note: You may only choose one month per loan.

LOAN NUMBER \_\_\_\_\_ PAYMENT \_\_\_\_\_

MONTH TO SKIP ☐ NOVEMBER 2012  
☐ DECEMBER 2012  
☐ JANUARY 2013

LOAN NUMBER \_\_\_\_\_ PAYMENT \_\_\_\_\_

MONTH TO SKIP ☐ NOVEMBER 2012  
☐ DECEMBER 2012  
☐ JANUARY 2013

LOAN NUMBER \_\_\_\_\_ PAYMENT \_\_\_\_\_

MONTH TO SKIP ☐ NOVEMBER 2012  
☐ DECEMBER 2012  
☐ JANUARY 2013

Enclosed is a check for \$ 25.00 per loan skipped

Please transfer \$ 25.00 per loan skipped from my ☐ Savings ☐ Checking

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

CO-BORROWER SIGNATURE (IF APPLICABLE) \_\_\_\_\_ DATE \_\_\_\_\_



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 2012

### Dividend Rates

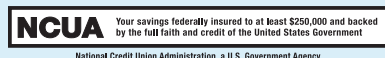
	APR*	APY*
<b>Shares</b> .....	0.10%	0.10%
<b>IRAs</b> .....	0.70%	0.70%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	0.25%	0.25%
\$20,000-\$49,999		
.....	0.35%	0.35%
\$50,000+		
.....	0.45%	0.45%

\*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.



# WIN A GPS!

Sign up to receive your statements electronically between **October 15th and December 15th** and your name will be entered into the drawing for a GPS.

E-statements are a safe, secure, and faster way to receive your monthly statements. Signing up is easy. Just go to the "It's Me 247" icon from our website, log on using your member number and password, click on "Preferences" and then "E-statements" to choose your option.



## INTERNATIONAL CREDIT UNION DAY MEMBERS



**Thursday, October 18, 2012**

## MATTER MOST

Thank you for choosing Port City FCU for your financial services. Please plan to stop in on International Credit Union Day for refreshments and to enter your name for Door Prizes.

## Make A Move

### WITH YOUR AUTO AND HOME LOANS!



Don't miss out on your last chance to get in on these great promotions! **Loans must be approved on or before October 15th to qualify!**

### Auto Loans

Receive up to **\$100.00** when you move your auto loan from another financial institution to PCFCU.\*

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 \$100.00, \$5,000 to \$9,999 will receive \$50.00.

\*\*APR = Annual Percentage Rate

### Home Loans

Receive up to **\$750.00** towards your closing costs when you move your mortgage loan from another financial institution to PCFCU.

10 Years.....**3.25% APR\*\*\***  
15 Years.....**3.50% APR\*\*\***  
20 Years.....**4.00% APR\*\*\***  
30 Years.....**4.25% APR\*\*\***

\*\*\*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.

