

Current interests

PORT
CITY



Federal
Credit Union

October 2013

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

Quarterly Quote

"Good habits formed at
youth make all the
difference."

— Aristotle

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!

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-Borrower 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.

Holiday Closings

Thanksgiving Day

Thursday, November 28th

Christmas Eve

Tuesday, December 24th

Christmas Day

Wednesday, December 25th

New Year's Eve

Tuesday, December 31st

New Year's Day

Wednesday, January 1st, 2014

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 2013
☐ DECEMBER 2013
☐ JANUARY 2014

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2013
☐ DECEMBER 2013
☐ JANUARY 2014

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2013
☐ DECEMBER 2013
☐ JANUARY 2014

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 _____



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

3rd Quarter 2013

Dividend Rates

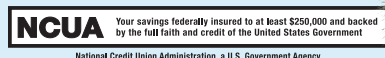
	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%
Amazing Savings		
\$2,000-\$19,999		
.....	0.20%	0.20%
\$20,000-\$49,999		
.....	0.30%	0.30%
\$50,000+		
.....	0.40%	0.40%

* 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.



National Credit Union Administration, a U.S. Government Agency



fall in Love

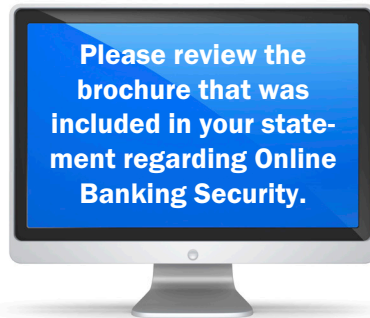
with a **lower auto loan payment**

Start saving by bringing your auto loan to your credit union

2.74% APR* UP TO 36 MONTHS
2.99% APR* 48 TO 60 MONTHS
NO PAYMENTS FOR 60 DAYS**

* APR = Annual Percentage Rate. Offer good through December 31st, 2013. This offer is valid for purchases and refinances from other institutions only.
** Interest will accrue from the date loan is disbursed.

Online Banking Security Announcement



CREDIT UNIONS

Unite for Good™

INTERNATIONAL
CREDIT UNION DAY

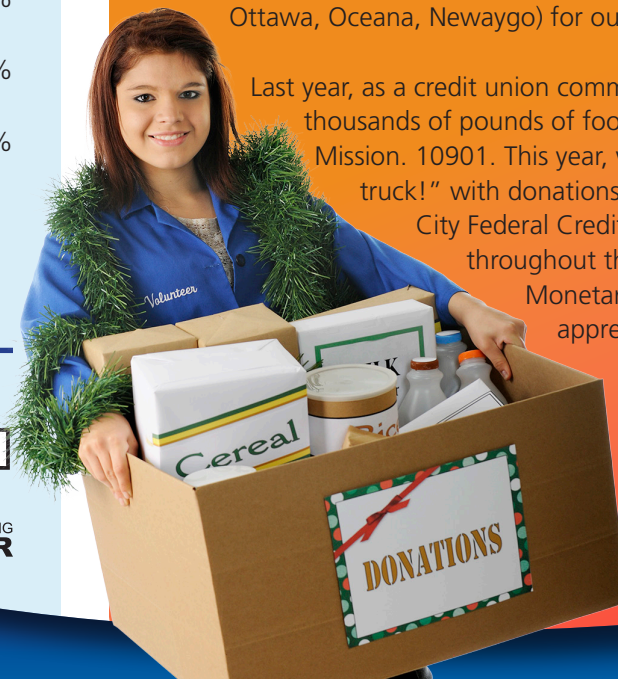
THURSDAY, OCTOBER 17TH

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.

Food Drive: "People Helping People"

Credit Union Food Drive November 1 - December 31

As a Credit Union, two of our guiding principles are: "Cooperation among Cooperatives" and "Concern for Community." This is why Port City Federal Credit Union has teamed up with other area credit unions of the Moon Chapter (Muskegon, Ottawa, Oceana, Newaygo) for our 5th annual Credit Union Food Drive!



Last year, as a credit union community, we worked together and collected thousands of pounds of food for Love INC and the Muskegon Rescue Mission. 10901. This year, we need your help once again to "fill our truck!" with donations of canned or non-perishable goods. Port City Federal Credit Union will be accepting food donations throughout the months of November and December.

Monetary donations are also welcome and appreciated. All food and funds collected stay in our local community and go directly to help those in need.

Join us to help others in our community.
Help us fill our truck!