

# Current interests

PORT  
CITY



Muskegon, Michigan  
**Federal  
Credit Union**

January 2011

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

## Quarterly Quote

*"The only way to have a  
friend is to be one.."*

- Ralph Waldo Emerson

## 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!**

## Holiday Closings

**President's Day**

Monday, February 21

We want to thank all  
of our Members  
for your support  
and wish you a  
happy and  
prosperous 2011!

# You're Invited Please join us for our Annual Meeting



**DATE:** Saturday March 5, 2011

**TIME:** 6:30 p.m. Buffet Dinner

8:00 p.m. Business Meeting

8:30 p.m. Entertainment and Door Prizes

**PLACE:** Above & Beyond Banquets

Oakridge Golf Club, 513 W. Pontaluna Rd.

## Please save the date

for our 67th Annual Business Meeting! This is a great opportunity to meet your fellow members, catch up with former co-workers, and to learn more about your Credit Union. Dinner will be followed by a short business meeting, entertainment and door prizes.

We will have 175 tickets available at the Credit Union for \$10.00 each between January 3rd and February 24th. Sales are limited to members and immediate family.

Anyone wishing to run for a position on the Board of Directors may contact the Nominating Committee Chair, Ann Terwilliger, at **(231) 788-5470**.

## Muskegon Lumberjacks Hockey Night

On Saturday February 12th, Port City FCU will be the Game Night Sponsor. If you are at the game on that night be sure to stop by our booth and register for drawings. We hope to see you there!





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**

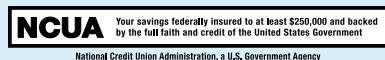
memberservices@portcityfcu.com

**4th Quarter 2010**

**Dividend Rates**

	<b>APR*</b>	<b>APY*</b>
<b>Shares</b> .....	0.30%	0.30%
<b>IRAs</b> .....	1.75%	1.76%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	.55%	.55%
\$20,000-\$49,999		
.....	.75%	.75%
\$50,000+		
.....	.95%	.95%

\*APR = Annual Percentage Rate.  
APY = Annual Percentage Yield.  
Dividends are based on Credit Union  
earnings and therefore cannot be stated  
in advance.



# Just File It!

## Gives Free Access to Tax Preparation Services



January 14, 2011 will kick off the Just file it! program for the 2010 tax season. In past years, this program has helped thousands of Michigan residents file their taxes for free and take advantage of the state and federal earned-income tax credit (EITC). Last year 6,376 Michigan filers received more than \$13 million in tax refunds and credits.

Michigan residents miss out on millions of dollars in tax refunds and credits every year, and Just file it! serves those who need these funds the most. The program is one of many initiatives non-profit credit unions have spearheaded to better serve their members.

The Just file it! program is available to anyone in need of tax services no matter what their income level. All that is required to use the Just file it! program is a computer, Internet access, a Web browser and a printer. The program uses a free, Web-based software program, posing questions to users and offering assistance via online chats. It is offered in English and Spanish.

All you need to do is click on the Just file it! link in the home page of our web site (this link will be available on our website on January 14th.)

## Member Tips:

# Be on the lookout for Financial Fraud

Can you trust that person who just called you out of the blue? Should you respond to that email warning that your account has been compromised? Do you have some doubts about a website that promises to fix your financial problems for a "small" fee?

If you have a feeling something just isn't right, proceed with caution. Many scams try to get you to act quickly, before you have a chance to really think. But remember, if something sounds fishy or too good to be true, it probably is. Don't be afraid to trust your instincts.

If you're leery about an organization, don't hesitate to contact them directly and ask for specific information before you proceed. It's always better to be safe than sorry.

## Tax-Time Help

**Save these forms:** We will soon be mailing out IRS Forms 1099 and 1098, which report dividend and interest information. If you receive these forms, be sure to save them for your tax preparation.

**Request Direct Deposit:** Complete the Direct Deposit line on your tax form, and your refund will be deposited into your Credit Union account usually in as little as 10 days. Our routing and transit number is listed on the left side of this page.

**Finish your 2010 IRA:** You have until April 15th to make 2010 contributions.

Please contact the Credit Union if you have any questions or concerns.

