

# Current interests

PORT  
CITY



Federal  
Credit Union

July 2008

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

## Quarterly Quote

*"Life is not measured by  
the number of breaths we  
take, but by the moments  
that take our breath away."*

- George Carlin



## Holiday Closings

### Independence Day

Friday, July 4

### Labor Day

Monday, September 1

## 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!

## Unlike Gas Prices, Our Auto Loan Rates WON'T Drive You to the Poorhouse!

In fact, you'll find your Credit Union's auto loan rates so competitively low that "affordable" is the first word that will come to mind! We have great low rates on new and used vehicles. Better still, these same low rates also apply to motorcycles, boats, campers, trailers, and motor homes – whatever type of transportation you are in the market for.

36 months	As low as <b>5.00% APR*</b>
48 months	As low as <b>5.50% APR*</b>
60 months	As low as <b>6.00% APR*</b>
72 months	As low as <b>6.50% APR*</b>

\* APR = Annual Percentage Rate. Rates listed represent our best rates and are subject to credit approval. Not all members qualify for our best rate. To determine your rate, please contact the Credit Union. Rates and terms were in effect as of 6/30/08 and are subject to change at any time.



## Savings Bond Service Is Now Available!

Port City FCU recently received approval to act as an issuing and paying agent of United States Savings Bonds. We can process Series EE and I bond orders, and redeem Series E, EE, and I savings bonds and notes. Here are just a few of the reasons you might choose to invest in U.S. Savings Bonds:

**Competitive** – U.S. Savings Bonds offer competitive rates that compare favorably with other forms of savings. Interest accrues monthly and compounds semi-annually.

**Safe** – The United States backs savings bonds with its full faith and credit. Your paper bonds are registered, so the Treasury can replace them if they are lost, mutilated, or stolen.

**Tax Benefits** – Interest is exempt from state and local income taxes. Federal income tax is deferred until your bonds mature or you redeem them, whichever is first. Using Savings Bonds to pay for some education expenses may offer additional federal tax benefits if all conditions are met.

**Affordable** – You can save with as little as \$25 or as much as \$5,000 of each series (EE and I) each year.

**Gift Giving** – Savings Bonds make a great gift for many occasions, especially when welcoming that new child, grandchild, niece or nephew!

As the staff authorized to process bond activity is currently limited, for the time being, we suggest that you call to schedule an appointment for bond transactions.





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](http://www.portcityfcu.com)

#### E-mail

[memberservices@portcityfcu.com](mailto:memberservices@portcityfcu.com)

## 2nd Quarter 2008

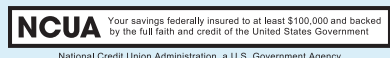
### Dividend Rates

	APR*	APY*
<b>Shares</b> .....	0.65%	0.65%
<b>IRAs</b> .....	2.35%	2.37%
<b>Amazing Savings</b>		
\$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.



## Accounts and Services for College Students

If you are heading to college in the fall, you don't need to open a new account in a new city. You can simply take your Credit Union with you!

#### Here's how:

- Make sure you are signed up for **Its Me 247** online banking. You can check your balances and transfer money between accounts at any time.
- Enroll in **CU\*Easy Pay Online Bill Pay** and **e-Statements**.
- Open a **free checking account** here at Port City FCU, and you won't have to worry about keeping a minimum balance or paying a monthly fee. Ask about our **ATM/Debit Card** for quick purchases and 24-hour access.
- Check our web site for **surcharge-free CO-OP ATM locations**. There are more than 25,000 of them, so there's sure to be one close by!
- Click on the orange **Shared Branch** logo on our home page, and search for a nearby branch where you can walk in and enjoy friendly Credit Union service.
- Be careful if you get all kinds of credit card offers! Credit card companies target college students, and they make all kinds of promises to get your business. But **our low-rate VISA Card\*** is a much better value.

Come see us before the fall semester begins, and we will be happy to help set up any accounts and services you might need. **We even have a special off-to-college gift for you!**

\*A co-signer may be required.

## Stamps Are Up Again – but CU\*Easy Pay Online Bill Pay is Free\*

It's hard to keep up with the rising cost of stamps. But it's easy to avoid paying that extra 42 cents for each bill you mail! Just sign up for CU\*Easy Pay Online Bill Pay.

If you conduct at least one transaction each month on your Port City FCU debit card and receive your statements electronically, you can enjoy our Bill Pay service free of charge. This convenient service lets you:

- Receive and pay your bills online
- Pay anyone—from the electric company to the paperboy
- Buy fewer stamps, envelopes and checks
- Keep your bills out of your mailbox – and keep your personal and financial information more secure

To enroll in CU\*Easy Pay, simply go to [www.portcityfcu.com](http://www.portcityfcu.com) and enter It's Me 247 using your member number and password. Click on the "Pay Bills" icon and follow the step-by-step instructions. After a 24-48 hour processing period, you'll be ready to go! Why not sign up today?

\* CU\*Easy Pay Internet Bill Payment and Presentment will be free of charge to active\*\* subscribers who have an active\*\* Port City FCU debit card, and receive their statements electronically via It's Me 247 online banking. A \$3.00 a month service charge will be assessed to subscribers who do not meet the above criteria. (\*\*Active = at least one transaction per month.)



## Congratulation '08 Scholarship Winners

We are pleased to announce the recipients of the 2008 Port City FCU scholarships:

**Alysia Wilson**

\$500.00 SmarTeen Scholarship

**Annette Stromberg**

\$500.00 Joseph R. Beyrle  
Memorial Scholarship

**Cynthia Visscher**

\$500.00 Advanced Scholarship

Congratulations to you all and best wishes for success in the future!

## Discount Theme Park Tickets

Tickets for **Michigan's Adventure** and **Cedar Point** are available

at Port City FCU at discounted prices. Save

money on your summer fun and avoid the lines at the gate by purchasing your tickets ahead of time at your Credit Union!



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