

Current interests

PORT
CITY



Federal
Credit Union

October 2009

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

Quarterly Quote

*"Only a life lived for others
is worth living."*

- Albert Einstein



YOUR CREDIT UNION™

International Credit Union Day

THURSDAY, OCTOBER 15TH

Thank you for choosing Port City FCU as your financial partner. Please mark your calendars and plan to join us on International Credit Union Day for refreshments and DOOR PRIZE DRAWINGS!

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!



Wii All Belong At Port City FCU!

Share the Credit Union choice with your family members, co-workers and friends! You made the right choice by belonging to your Credit Union. Our Membership Referral month is the perfect time to let others know why Port City Federal Credit Union is the right choice for them too.

From October 1st through October 30th, when you refer a new member to the Credit Union, your name will be entered into a drawing for a Wii Sports game!

The Wii game system is a great way to entertain yourself and your friends and family, or even to give as a Christmas gift this year! **One lucky winner will receive a complete Wii Sports game package with two remotes and over a dozen games to enjoy!**

Life is all about choices, and you'll make the right choice again when you refer a new member to Port City Federal Credit Union! Please encourage your friends and family to stop by the Credit Union to open up their account by October 30th. **When they do so we'll enter their name into a drawing for a \$100.00 VISA gift card.**

Holiday Closings

VETERAN'S DAY
November 11th

THANKSGIVING DAY
November 26th

CHRISTMAS EVE
December 24th

CHRISTMAS DAY
December 25th

NEW YEAR'S EVE
December 31st

NEW YEAR'S DAY
January 1, 2010



PORT CITY FEDERAL CREDIT UNION MEMBER REFERRAL COUPON

New Member: _____ (please print)

My name is: _____ (please print)

Membership is open to anyone who lives, works, worships, attends school, or volunteers in Muskegon County. New member must present coupon at time the account is opened. Contact our office for additional referral coupons or download additional coupons from the homepage of our website at www.portcityfcu.com. Offer valid through **October 30th, 2009.**



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

3rd Quarter 2009

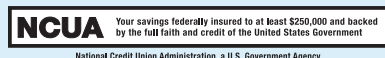
Dividend Rates

	APR*	APY*
Shares	0.55%	0.55%
IRAs	2.35%	2.37%
Amazing Savings		
\$2,000-\$19,999		
.....	1.50%	1.51%
\$20,000-\$49,999		
.....	1.75%	1.76%
\$50,000+		
.....	2.00%	2.02%

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

Dividends are based on Credit Union earnings and therefore cannot be stated in advance.



**Muskegon Lumberjack
Hockey Night**

Port City Federal Credit Union night with the Lumberjacks.
Come on out and Brave the Ice with us!

Join us for a night of fun on **Saturday, November 21st**. Port City FCU will be the Game Night Sponsor for the Lumberjacks versus Quad City game.

We will have discount tickets available for sale at the Credit Union from November 9th to November 19th

Adults 17 and older \$ 10.00 | Students 13 – 17 \$7.00 | Youth 12 and younger \$5.00

**Muskegon Lumberjack
Autograph Signing**

Our Lumberjack Autograph signing will be on **Thursday, November 19th** from 4:00 to 5:00! Stop by and meet some of your favorite players!



Daylight Savings Time

Daylight Savings Time ends on Sunday, November 1 at 2:00 a.m. Remember to set your clocks *back one hour* before you go to bed on Saturday night.

A Credit Card You Can Trust

Do you have a bank credit card in your wallet? Keep a close eye on your bill. Many of the big banks have been increasing their rates dramatically, and adding extra fees. In fact, the situation has gotten so bad that Congress has stepped in to try to prevent these unfair practices.

Here's an even better way to avoid unfair rates and fees: apply for a VISA Card here at Port City Federal Credit Union. Our VISA Cards offer:

- Low fixed rates – no sudden rate hikes, no retroactive increases
- No exorbitant fees for such services as cash advances and balance transfers
- Easy payment options – in person, by phone or through automatic transfers

VISA Platinum Credit Cards at 8.99%APR*, up to \$10,000.00 limits

VISA Classic Credit Cards at 10.99%APR*, limits below \$5,000.00

We provide convenience, service and peace of mind. Because that's exactly what you deserve. Apply for our VISA Card in person, or by phone, and be sure to ask about balance transfers.

*APR = Annual Percentage Rate.

Here's A Bright Idea! Stop by for some VISA Gift Cards

VISA Gift Cards are perfect for your children's teachers, your hair-dresser, or any family member. They can be used at millions of locations, so they are flexible and fun! They're great for stocking-stuffers as well. Steer clear of the mall. Skip the wrapping paper. Come on in to the Credit Union office, pick up some VISA Gift Cards, and finish your shopping in one easy step.