

Current interests

PORT
CITY



Muskegon Muskegon
**Federal
Credit Union**

October 2010

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

Quarterly Quote

"Alone we can do so little,
together we can do so
much."

- Helen Keller

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!

Daylight Savings Time Reminder

Ready, set, "fall back!" Daylight Savings Time ends on Sunday, November 7 at 2:00 a.m. Remember to set your clocks **back one hour** before you go to bed on Saturday night.

Holiday Closings

Veteran's Day

Thursday, November 11th

Thanksgiving Day

Thursday, November 25th

Christmas Eve

Friday, December 24th

New Year's Eve

Friday, December 31st

\$25.00



8915



\$25.00

Refer A Friend

"It's a Win/Win"

Of course, by *friends* we also mean your family members, co-workers and neighbors!

Now through December 31st, 2010, refer a new member to Port City FCU and you **both** receive **\$25.00** when they open their account and elect one of the following products:

Checking* | Loan | Certificate of Deposit

Refer as many members as you like!

PORT CITY FEDERAL CREDIT UNION MEMBER REFERRAL COUPON

New Member: _____ (please print)

Referring Members Name: _____ (please print)

Membership is open to anyone who lives, works, worships, attends school, or volunteers in Muskegon County. Existing member must be 18 years old and in good standing to participate in referral program. New member must present coupon at the time account is opened. Contact our office for additional coupons or download additional coupons from the homepage of our website at www.portcityfcu.com.

* Checking account must be open and in good standing for 30 days before referral reward is paid.



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

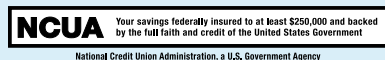
memberservices@portcityfcu.com

3rd Quarter 2010

Dividend Rates

	APR*	APY*
Shares	0.40%	0.40%
IRAs	2.00%	2.02%
Amazing Savings		
\$2,000-\$19,999		
.....	.65%	.65%
\$20,000-\$49,999		
.....	.85%	.85%
\$50,000+		
.....	1.05%	1.05%

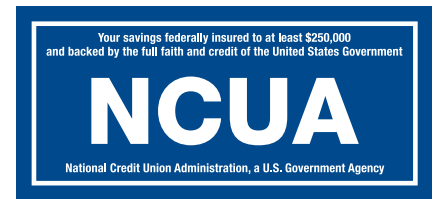
*APR = Annual Percentage Rate.
APY = Annual Percentage Yield.
Dividends are based on Credit Union
earnings and therefore cannot be stated
in advance.



LOCAL. TRUSTED. SERVING YOU.

International Credit Union Day Thursday, October 21st

We are thankful that you have chosen Port City Federal Credit Union to serve your financial needs, and we hope you will plan to join us for International Credit Union Day as we celebrate with free refreshments and **DOOR PRIZE DRAWINGS!**



Deposit Insurance Permanently Increased to \$250,000

As of July 21, 2010, the government has permanently increased deposit insurance to \$250,000. Your deposits here at Port City Federal Credit Union will continue to be protected up to \$250,000 per depositor by the National Credit Union Administration (NCUA), with separate coverage for certain retirement accounts. Please let us know if you have any questions.

Member Tips:

Due to the new process of how we transmit our checks on-line to the Federal Reserve System, we are no longer able to take checks prior to their date of issue.

Please remember to have your deposit and withdrawal slips prepared before entering the drive thru. This will save you, as well as other members, time when waiting in line to have your transactions processed.

ShopAmerica 1200+ online retailer discounts For Holiday Shopping Great discounts for credit union members

Invest in America has expanded its member-benefits suite to include Shop America. Through Shop America, credit union members can shop at over 1200 of the largest and most popular online retailers and save with great discounts and cash back.

Avoid the holiday crowds and long lines by doing your holiday shopping online with Shop America. You will save time and money, and you'll even get paid for your shopping! Every time you earn \$10 or more in cash back from your purchases, you'll receive a check. It really is that simple. Visit www.lovemycreditunion.org to start shopping and saving today.

