

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

April 2009

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

Quarterly Quote

"In order to succeed, your desire for success should be greater than your fear of failure."

- Bill Cosby

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!

2009 Scholarship Opportunities

We will be awarding three scholarships to help our members achieve their educational goals:

- \$500.00
SmarTeen
Scholarship
- \$500.00
Advanced
Scholarship
- \$500.00
Joseph R. Beyrle
Memorial Scholarship

Applications are available at the Credit Union office, or may be downloaded from the home page of our website at www.portcityfcu.com.



Driving The Discount

**Exclusive GM Savings for
Port City Federal Credit Union Members!**

Now save even more with the new GM Private Offer:

- Receive \$500 off most new GM vehicles in addition to your special credit union Invest in America discount
- Participating members receive ½% off their qualifying rate for a 60 month term from April 1st – May 31st
- Your best rate for a 60 month term would be 5.25% APR*

Stop in or call to get pre-approved for your new 60 month vehicle loan before you start shopping. Be sure to notify us and the dealership that you are participating in both programs so you can receive the maximum discounts

*Annual Percentage Rate. Your rate may vary based on individual credit score

Invest in
America 



Annual Meeting Recap

Thanks go out to the 101 members and guests who attended the **65th Annual Meeting** on March 7th. Those in attendance enjoyed a great meal, good fellowship, great door prizes, and were entertained by Rich Little's Elvis Tribute performance.

The business meeting concluded with the election of **David Rice** to another three year term on the Board of Directors. **Congratulations David, and thank you to all of our volunteers for all of their years of service.**

There's no place like home!
And there's no place like your very own Credit Union, for your home loan.

Has your mortgage interest rate gone up on you? Would you feel more secure having "your" mortgage with "your" credit union?

Bring your mortgage loan to Port City FCU and we'll pay your closing costs*!

Our closed end mortgages feature:

- Terms up to 30 Years
- No Application Fees, Origination Fees or Points
- Auto transfer payment options – monthly or bi-weekly
- Competitive "Fixed" rates

Rates are near historic lows, so don't miss out! Call or stop by today.

*Up to \$ 500.00 per mortgage on new loans only.
We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



4315



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

1st Quarter 2009

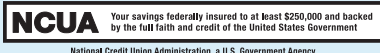
Dividend Rates

	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.*



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



Postage Is Going Up Again... But We Have Two Stamp-Free Solutions

You can save money and save your credit union money! Plus, you could win an exciting prize! We have two ways to win:

- 1. Enroll in CU*Easy Pay by May 15th to start paying your bills online, and we'll enter your name into a drawing for a digital camera and picture frame.**

Simply click on the "It's Me 247" icon from our website, log on using your member number and password, then click on the "Pay Bills" icon. The rest is EASY! Step-by-step instructions will guide you through enrollment and set-up. After allowing for processing (approximately 24-48 hours), you will be ready to go. Just go back to "It's Me 247" and click on "Pay Bills."

- 2. Sign up to receive your statements electronically by May 15th and your name will also be entered into the drawing for the digital camera and picture frame.**

E-statements are a safe, secure, and faster way to receive your monthly statements. Signing up is easy. Just go to the "It's Me 247" icon from our website, log on using your member number and password, click on "Preferences" and then "E-statements" to choose your option.

DOUBLE YOUR CHANCES OF WINNING: Enrolling in CU*Easy Pay and signing up for E-Statements will get your name into the drawing twice!



National Credit Union Youth Week™ April 20 - 24

THE
MAGIC
OF
SAVING
AT THE CREDIT UNION

Abracadabra! Alakazam! With a credit union membership of their very own, your children can experience the "magic" of saving money and watching it grow! Youth Week is the perfect time to get started.

Here at Port City FCU, we have an **Early Bird Club** for children up to age 12 and a **SmarTeen Program** for members ages 13 to 18, with age-appropriate activities and incentives to help our young members establish some good financial habits.

Please stop by for some special Youth Week activities:

- We will have a free gift on hand for all children and teens who come see us between April 20-24.
- Make a deposit or open a brand new Youth account and we will enter your name into the drawing for three \$25.00 Barnes and Noble gift cards!

