

Current interests

PORT
CITY



Muskegon, Michigan
**Federal
Credit Union**

April 2011

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

Quarterly Quote

"All great achievements
require time."

- Maya Angelou

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

Memorial Day

Monday, May 30th

Fourth of July

Monday, July 4th

Scholarships Available!

Port City Federal Credit Union members are invited to apply for 3 scholarships to help them achieve their educational goals:

\$500.00 SmarTeen Scholarship

\$500.00 Advanced Scholarship

**\$500.00 Joseph R. Beyrle
Memorial Scholarship**

You may pick up an application at the Credit Union office, or you can also go to www.portcityfcu.com and download the application.

Please note all applications must be returned to the Credit Union no later than April 29, 2011.

WANTED: AUTO LOANS!

\$100 REWARD*
GREAT RATES TOO!



6828

2.99%⁻
APR**
UP TO 48 MONTHS

3.99%⁻
APR**
49+ MONTHS

OFFER AVAILABLE THROUGH **JUNE 15, 2011**
ON PURCHASES AND REFINANCES FROM ANOTHER LENDER.

* Minimum loan balance \$10,000 to receive \$100, \$5,000 to \$9,999 will receive \$50. Maximum term not to exceed 72 months. All applicants must qualify for a loan according to Port City FCU's lending guidelines.
**APR - Annual Percentage Rate.

HOME LOANS TOO!

\$500 REWARD
TOWARDS YOUR
CLOSING COSTS*



TERMS UP TO 30 YEARS
NO APPLICATION OR ORIGINATION
FEES OR POINTS

AUTO TRANSFER PAYMENT OPTIONS - MONTHLY/BI-WEEKLY
NO TRANSFERRING OF YOUR MORTGAGE TO ANOTHER LENDER

PLEASE GIVE US A CALL AT 231-725-3312 FOR
CURRENT RATES AND TERMS AND MORE INFORMATION

* Up to \$500.00 per mortgage on new loans only.
Our average closing costs on a \$100,000.00 mortgage are \$850.00

NMLS ID # 402677



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

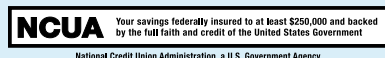
memberservices@portcityfcu.com

1st Quarter 2011

Dividend Rates

	APR*	APY*
Shares	0.30%	0.30%
IRAs	1.75%	1.76%
Amazing Savings		
\$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.*



Invest in **America**

New Opportunities for Member Savings

Now you can receive more benefits when you keep your savings local and Invest in America. This program enjoyed tremendous success and has grown to include even more savings opportunities for Credit Union members. Visit www.lovemycreditunion.org to learn about the new ways you can save.

This year is the perfect opportunity to get your children amped about saving money at the Credit Union. Be sure to stop by during this special week. We'll have a free gift for all children and teens. We'll also be giving \$20.00 to the two who come closest to guessing how many pennies are in our penny jar.

Earn more by referring a new member!

Refer a new member to open up an Early Bird or SmarTeen account and we will match up to \$10.00 of the initial deposit to both the new member and the referring member.*

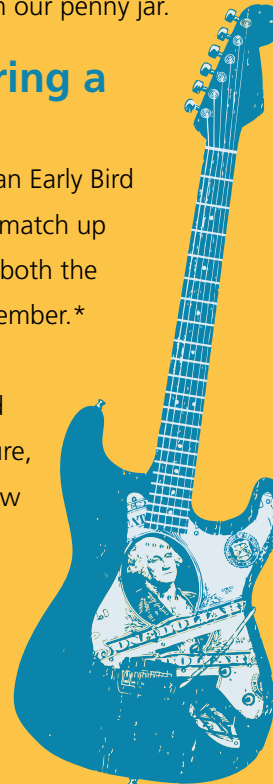
As members of our Early Bird and SmarTeen savings clubs, your child can learn how to save for the future, how to set financial goals, and how to make the most of their savings.

**Referral rewards are paid after the account has been opened and in good standing for 30 days. Referring member must be at least 18 years old and in good standing.*

**NATIONAL
 CREDIT UNION
 YOUTH WEEK™
 April 17-23
 2011**

**MONEY
 ROCKS\$
 AT♥MY
 CREDIT
 UNION**

**credit
 UNIONS
 celebrate
 youth
 in april**



Annual Meeting Recap

Thank you to the 97 members and their guests who attended the 67th Annual Meeting on March 5th. The evening was filled with good food, fellowship, entertainment, and door prizes.

The business meeting concluded with the election of Ralph Burr and Kathleen Wilkerson to another three-year term on the Board of Directors.

Congratulations to both of them and thank you to all of our volunteers for their many years of service.

