

# Current interests

PORT  
CITY



Muskegon, Michigan  
**Federal  
Credit Union**

July 2010

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

## Quarterly Quote

**"Honesty is the first  
chapter in the book of  
wisdom."**

-Thomas Jefferson

## 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!**

## 2010 Scholarship Awards

Congratulations to the following recipients of the 2010 Port City FCU scholarships:

**Emily Swain**

\$500 SmarTeen Scholarship

**Jennifer Wilson**

\$500 Joseph R. Beyrle  
Memorial Scholarship

**Kari Kruzel**

\$500 Advanced Scholarship

Thank you to all the students who took the time to apply for one of our scholarships. We wish the very best in success to all members as they work toward their educational goals.

## Summer-To-School Loan Special

Summer is here and Port City FCU is ready to help you **sail** to savings with our Summer-To-School Loan Special!

July 1 – September 30, 2010 **sail** away to great savings with our Loan Special and have cash for back-to-school supplies, too.

Rate of **5.99%** APR\*  
12-MONTH TERM  
MIN. \$500.00, MAX. \$5,000

Use your Summer-To-School Loan to take the family on a nice vacation or finish up some home improvement projects. When it comes time to shop for school supplies, you'll be all set with cash in hand ready to send your students back to school in style.

To apply for our low rate Summer-To-School Loan, simply give us a call, stop in, or visit our website to fill out our convenient online loan application.

\*APR = Annual Percentage Rate. Member must qualify for loan according to Port City FCU's lending guidelines. New money only, not applicable to loans currently financed at Port City FCU.

## There's No Place Like Home... AND THERE'S NO PLACE LIKE YOUR OWN CREDIT UNION FOR YOUR HOME LOAN!

Hurry in today to take advantage of our low mortgage loan rates and we'll pay your closing costs\*!

Port City FCU mortgages include lots of benefits like:

- Terms up to 30 years
- No application or origination fees or points
- Auto transfer payment options – monthly/bi-weekly
- Competitive Fixed Rates
- No transferring of your mortgage to another lender

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. New money only, not applicable to loans currently financed at Port City FCU. Offer good through August 31, 2010.





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

**2nd Quarter 2010**

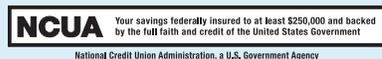
**Dividend Rates**

	APR*	APY*
Shares .....	0.40%	0.40%
IRAs .....	2.00%	2.02%
<b>Amazing Savings</b>		
\$2,000-\$19,999	.85%	.85%
\$20,000-\$49,999	1.10%	1.10%
\$50,000+	1.35%	1.36%

\*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



**Your Credit Union is at Your Fingertips**  
with Easy Mobile Banking

Access your accounts when you need to, where you need to, at any time! Simply use your portable device with internet access and log in to "It's Me 247 Online Banking" on our website.

You can use mobile banking to monitor your transaction history, transfer funds between Port City FCU accounts, and much more!



**ATTENTION College-Bound Members**

Whether you are near or far from home, we have the products and services to support your needs. Stop by the Credit Union to get set up for the services that will make your college life a little more convenient.

- FREE Checking Account
- It's Me 247 Online Banking
- CU\*Easy Pay Online Bill Pay
- eStatements
- ATM/Debit Cards
- Surcharge-free ATM access and Shared Branch locations throughout the nation
- Low-rate VISA Credit Cards\*

If you are going away to college, be sure to come by and see us, we'll have an off-to-college gift for you.

\*A co-signer may be required.



**Invest in America**  
*is your key to a great discount!*

With the growing popularity of this program, credit union members can now access additional member savings from lots of different merchants and services, including GM Preferred Pricing. Then, bring your loan to Port City FCU for a low rate and fast, friendly Credit Union service.

**Purchase your Michigan's Adventure tickets right here to Save Time & Money**

Save time and purchase your Michigan Adventure tickets from Port City FCU at discounted prices. We will have tickets available all summer long, so be sure to come and see us to save time and money from purchasing your tickets at the gate at regular price.

**Holiday Closings**

**INDEPENDENCE DAY**  
Monday, July 5 (observed)

**LABOR DAY**  
Monday, September 6