

# Current interests

PORT  
CITY



Federal  
Credit Union

April 2016

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

## Quarterly Quote

"If you don't paddle your  
own canoe, you don't move."

— Anonymous

## Hidden Account Numbers

We have hidden two  
members' account numbers  
within this newsletter. If  
you find yours, contact the  
Credit Union immediately  
and you'll win \$10.

Good Luck!

## Holiday Closings

MEMORIAL DAY  
Monday, May 30

INDEPENDENCE DAY  
Monday, July 4



# SPRING into Savings WITH A LOAN!

### Ask us about our low rate loans today!

Need to spruce up your home, landscape your yard, or  
purchase some new toys? Port City Federal Credit Union  
has a loan that's just right for you!

**AS LOW AS 4.99% APR\***  
**UP TO \$5,000.00**  
**MAXIMUM 36 MONTH TERM**

Stop by the Credit Union or visit us online at  
[www.portcityfcu.com](http://www.portcityfcu.com) to learn more.

\* APR = Annual Percentage Rate.  
Borrower's must qualify according  
to PCFCU lending guidelines. Offer  
good through June 15, 2016.

## Auto, Boat & RV Loans

Looking to refinance or purchase an auto, boat or RV?

Check out these great rates!

As low as

**2.49% APR\* | 36 months**

**2.74% APR\* | 48 months**

**2.99% APR\* | 60 months**

Plus, terms up to 15 years for  
qualified boat and RV loans. Visit  
[www.portcityfcu.com](http://www.portcityfcu.com) or call  
231.725.3312 to apply today.

\*APR=Annual Percentage Rate. Your  
actual rate will be based on your credit  
score and the term of your loan. 10300



Port City Federal Credit Union  
is on Facebook! "Like" us today!

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** 8:30am - 5:30pm

#### NUMBERS

**Phone** 231•725•3312

**Fax** 231•725•4694

**CU\*TALK** 800•860•5704

#### ROUTING & TRANSIT NUMBER

272483060

#### ONLINE

[www.portcityfcu.com](http://www.portcityfcu.com)

#### E-mail

[memberservices@portcityfcu.com](mailto:memberservices@portcityfcu.com)

## 1st Quarter 2016

### Dividend Rates

	APR*	APY*
<b>Shares</b> .....	0.10%	0.10%
<b>IRAs</b> .....	0.60%	0.60%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	0.20%	0.20%
\$20,000-\$49,999		
.....	0.30%	0.30%
\$50,000+		
.....	0.40%	0.40%

\*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



## It's Never too Early to Start Saving!

No child is too young to start learning about and practicing good saving habits, and our Early Bird Savings Club is a great way to get started. When your child joins the club, they'll start learning the benefits of saving, earn dividends on their funds, and have the opportunity to earn rewards as they set and reach their savings goals.

#### Club members can earn:

- **\$1.00 Birdie Bucks for every \$5.00 deposited**
- **\$5.00 Birdie Bucks for each report card presented**
- **\$1.00 Birdie Bucks for each school award presented (i.e. Attendance, Reading Goals, Sports, etc.)**



Birdie Bucks can be used to purchase prizes here at the Credit Union! Bring your child, age newborn to 12 years, in to open an Early Bird Savings Club account while they're still young.

## SCHOLARSHIPS ARE BACK!

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

**\$500.00 | SmarTeen SCHOLARSHIP**

**\$500.00 | Advanced SCHOLARSHIP**

**\$500.00 | JOSEPH R. BEYRLE MEMORIAL SCHOLARSHIP**

Take advantage of this great opportunity today! You may pick up an application at the Credit Union office, or you can visit [www.portcityfcu.com](http://www.portcityfcu.com) and download an application.

**ALL APPLICATIONS MUST BE RETURNED TO THE CREDIT UNION NO LATER THAN APRIL 29, 2016.**

## Start Managing Your Money the Smart Way

We value an ongoing relationship with our young members, and we know how important it is to help them become financially responsible. That's why we're pleased to offer our SmarTeen Program for members age 13-18. Packed full of special perks and incentives, our SmarTeen Program is a great way to help your child get on the path to financial success.

#### The Port City FCU SmarTeen Program offers:

- **Checking Accounts:** free debit card\*, online and mobile banking, and bill pay
- **ATM Cards:** convenient, surcharge-free ATMs nationwide
- **Share Certificates (CD's):** \$100 minimum balance, competitive rates
- **School Grade Rewards:** earn up to \$10 per report card based on GPA
- **Scholarship Opportunities:** \$1,500 in scholarships awarded each spring
- **Quarterly Drawings:** movie passes, gift cards, and more

*Let's get your teen managing money the smart way! Bring them by the Credit Union to start taking advantage of our SmarTeen Program today.*

\*Must be joint with parent or legal guardian. 5209

