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

Quarterly Quote

"Believe you can and you're halfway there."

- Theodore Roosevelt

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 Closing

Presidents' Day Monday, February 15 3501

You're Invited to our 72nd Annual Meeting

Please join us for the 2016 Annual Meeting, which will include dinner, a short business meeting and door prize drawings.

Date: Saturday, March 5, 2016
Time: 6:30 p.m. Buffet dinner

8:00 p.m. Business meeting

8:30 p.m. Door prize drawings

Place: Polish Falcon Lodge 1014 W. Hackley Ave.

Tickets: \$10.00 each (Sales are limited to members and immediate family)

175 tickets will be available for purchase at the Credit Union between January 11 and February 26, 2016. We hope to see you at the Annual Meeting!

Anyone wishing to run for a position on the Board of Directors may contact the Nomination Committee Chair, Ann Terwilliger at 231.788.5470.



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 2724-83060

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www.portcityfcu.com

E-mail

ONLINE

memberservices@portcityfcu.com

4th Quarter 2015

Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%
Amazing Savings \$2,000-\$19,999		
	0.20%	0.20%
\$20,000-\$49,9	99	
	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.







Love My Credit Union Rewards: You Keep More of Your Own Money

Did you know your credit union membership can help you save big on everyday purchases? Simply shop these Love My Credit Union Rewards partners to receive exclusive credit union member discounts:

SHOP AND SAVE WITH:















And More!

For more information and a full list of exclusive discounts, please visit **www.lovemycreditunion.org**.



Daylight Saving Time Reminder

Daylight Saving Time begins Sunday, March 13 at 2:00 a.m. Remember to set your clocks ahead one hour before you go to bed Saturday night.

Tax-Time Tips

Save these forms: We will soon be mailing out IRS Forms 1099 and 1098, which report dividend and interest information. Please be aware that you will only receive a 1099 form if you earned more than \$10.00 in dividend income and a 1098 form if you paid over \$600.00 in interest on your home loan. If you receive these forms, please be sure to save them for your tax preparation.

Request Direct Deposit: Complete the Direct Deposit line on your tax form, and your refund will be deposited into your Credit Union account in as little as 10 days. Our routing and transit number is listed on the left side of this page.

Finish your 2015 IRA: You have until April 15, 2016, to make 2015 contributions. Please contact the Credit Union if you have any questions or concerns.



TurboTax.

When it comes to filing your taxes, only TurboTax offers you Total Assurance™ with a maximum refund guarantee, 100% accurate calculations guarantee, and a free downloadable Audit Support Center. And since Port City FCU has multiple versions of TurboTax available for members to purchase at discounted prices, there have never been more reasons to try it out! Visit www.portcityfcu.com for complete details.

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