

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

October 2017

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

Quarterly Quote

*"Perseverance is not a long
race; it is many short races
one after the other."*

– Walter Elliot

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**

THANKSGIVING
Thursday, November 23
Friday, November 24

CHRISTMAS
Monday, December 25

**IT'S A
HO-HO-HOLIDAY RATE!**

Use your Port City VISA credit card for purchases, balances transfers or cash advances anytime from October 9 through December 31, 2017, and enjoy special reduced rates all season long.

VISA PLATINUM CARD
4.99% APR*

VISA CLASSIC CARD
5.99% APR*

Any balances incurred during this promotional period will stay at these rates until paid in full. VISA rates for any balances prior to October 9, 2017, and for any new balances incurred after December 31, 2017, will be at our regular rates of: Platinum 8.99% APR and Classic 10.99% APR.

*APR = Annual Percentage Rate. Transactions must post to account on or before December 31, 2017.

Financing a Home?

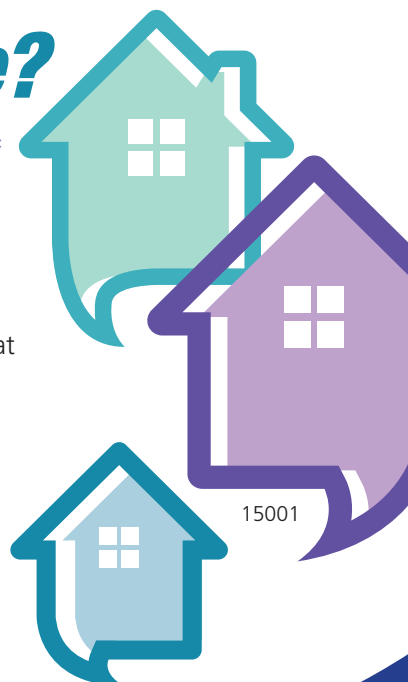
WE'LL PAY 1/2 YOUR CLOSING COSTS!*

If you're thinking about purchasing a home or refinancing your current mortgage, there's never been a better time to consider Port City Federal Credit Union! For a limited time, we'll pay half your closing costs, helping you keep more money in your pocket for that fancy new fridge, a fresh coat of paint, or to simply pad your savings.

10 Years	3.50% APR**
15 Years	3.75% APR**
20 Years	4.25% APR**
30 Years	4.50% APR**

**Stop by the office or call us at 231-725-3312 to
speak with a member service representative
about your home loan today.**

*Offer valid on purchases or refinances from another financial institution only. **APR=Annual Percentage Rate. Rates in effect as of 9/25/17; subject to change at any time.



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

E-mail

memberservices@portcityfcu.com

3rd Quarter 2017

Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%
Amazing Savings		
\$2,000-\$19,999		
.....	0.25%	0.25%
\$20,000-\$49,999		
.....	0.35%	0.35%
\$50,000+		
.....	0.50%	0.50%

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



**THURSDAY
OCTOBER 19
2017**

This year's International Credit Union Day theme, "Dreams Thrive Here," perfectly illustrates the spirit of the global credit union movement. Like other credit unions around the world, Port City FCU is excited to take this opportunity to reflect upon the credit union movement's history, recognize the hard work of those within the industry, and show members our appreciation. Please join us Thursday, October 19 as we celebrate International Credit Union Day with free refreshments in our lobby and your chance to win a \$25 gift card! We look forward to celebrating with you.



HOLIDAY HELP IS HERE!

Port City FCU understands the holidays can be a financially stressful time of the year. That's why we're pleased to offer you the opportunity to take a break from your November, December, or January loan payment(s). Simply complete the form below, return it to the Credit Union prior to the payment date to be skipped, and then enjoy the extra cash for more joyous things like holiday shopping, parties, getaways, and more.

Some restrictions apply:

- All Skip-A-Pay requests must be approved by a loan officer
- Loan must be in good standing, with no delinquency over 30 days in the past 12 months
- Fee of \$25.00 must be paid on or before the date of payment to be skipped
- If applicable, the Co-Borrower must also sign the Skip-A-Pay request form
- One payment per loan may be skipped
- Four contractual payments must have been paid on the loan
- Payments being paid by disability insurance are ineligible

*The following loans are ineligible for Skip-A-Pay: Real Estate Loans/Line of Credit Loans/VISA Credit Card Loans.

SKIP-A-PAYMENT REQUEST

By signing below I/we agree to the terms and conditions of the Skip-A-Pay Promotion being offered by Port City FCU. I/we understand that there is a \$ 25.00 fee for each payment skipped and that the skipped payment will extend the term of the loan and interest will continue to accrue.

NAME _____

ACCOUNT NUMBER _____

LOAN NUMBER _____ PAYMENT _____

Note: You may only choose one month per loan.

MONTH TO SKIP ☐ NOVEMBER 2017
☐ DECEMBER 2017
☐ JANUARY 2018

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2017
☐ DECEMBER 2017
☐ JANUARY 2018

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2017
☐ DECEMBER 2017
☐ JANUARY 2018

Enclosed is a check for \$ 25.00 per loan skipped
Please transfer \$ 25.00 per loan skipped from my

☐ Savings ☐ Checking

SIGNATURE _____

DATE _____

CO-BORROWER SIGNATURE (IF APPLICABLE) _____ DATE _____