

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

October 2016

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

Quarterly Quote

"Life is 10% what happens to you and 90% how you react to it."

– Charles Swindall

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 24th

Friday, November 25th

CHRISTMAS

Monday, December 26th

NEW YEAR

Monday, January 2nd

*'Tis the Season
FOR A
great rate!*

With the holiday season just around the corner, Port City Federal Credit Union wants to give you something to be jolly about. Whether you've got plans to take a family trip or find an extra special gift, our Holiday Loan Special can help you get all the cash you need for all your holiday dreams.

HOLIDAY
LOAN
SPECIAL

3.99% APR*

UP TO \$ 5,000.00
12-MONTH TERM

This special offer is only available November 2016 through January 2017, so hurry in to the Credit Union or visit www.portcityfcu.com to apply before it's too late.

*APR = Annual Percentage Rate.

You Could Win a Gift Card for the Holidays!

Share the Credit Union love this holiday season for your chance to win a \$300.00 VISA gift card to spend on holiday shopping or whatever else you like! Simply refer a family member, friend or coworker to join the Credit Union between October 1 and December 31, 2016, and we'll enter your name into a drawing for a \$300.00 gift card just for referring them. Plus, we'll enter their name into another drawing for a \$300.00 VISA gift card, too!

Membership is open to anyone who lives, works, worships, attends school or volunteers in Muskegon County. Refer as many new members as you like.



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

1591

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 2016

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-\$49,999		
.....	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.



Federally insured by NCUA.

**Bring Your Mortgage Loan to Us,
We'll Pay Half Your Closing Costs!***

There's never been a better time to finance your home with Port City FCU! With rates near historic lows and half off your closings costs, we can help you open the door to big savings.

Already have a mortgage with another lender? Bring your loan to us to see how much you can start saving by refinancing with a PCFCU mortgage loan today.

*Offer valid on purchases or refinances from another financial institution only. PCFCU reserves the right to end this promotion at any time

**APR = Annual Percentage Rate. Rates in effect as of 09/30/16; subject to change at any time. Rates are for purchase and no cash out refinances only. Please call for rates on vacant land and cash out refinances.

10 Years
3.25 % APR*

15 Years
3.50 % APR*

20 Years
4.25 % APR*

30 Years
4.50 % APR*



Make the holiday season the most wonderful time of the year by skipping your PCFCU loan payment(s)! Simply choose whether you'd like to skip your November, December or January payment(s), and then enjoy the extra cash to spend on holiday shopping, parties, getaways, and more.

TAKE A

Holiday Break

FROM YOUR LOAN PAYMENTS!



To take advantage of this special offer, complete a Skip-A-Pay request form and submit it at least ten days prior to the payment date to be skipped.

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 2016
 DECEMBER 2016
 JANUARY 2017

LOAN NUMBER _____ PAYMENT _____

- MONTH TO SKIP NOVEMBER 2016
 DECEMBER 2016
 JANUARY 2017

LOAN NUMBER _____ PAYMENT _____

- MONTH TO SKIP NOVEMBER 2016
 DECEMBER 2016
 JANUARY 2017

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 _____

