

# Current interests

PORT  
CITY



Muskegon, Michigan

**Federal  
Credit Union**

January 2017

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

## Quarterly Quote

*"The secret of getting  
ahead is getting started"*

– Mark Twain

## 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 20



## Bring Your MORTGAGE LOAN TO US and

10 Years 🏠 3.25% APR\*\*

15 Years 🏠 3.50% APR\*\*

20 Years 🏠 4.00% APR\*\*

30 Years 🏠 4.25% APR\*\*

There's never been a better time to finance  
your home with Port City Federal Credit Union!  
Stop by the office or call us at 231-725-3312  
to speak with a member service representative  
about your loan today.

\*Offer valid on purchases or refinances from another financial institution only.

\*\*APR=Annual Percentage Rate. Rates in effect as of 12/21/16; subject to  
change at any time.

We'll  
Pay **1/2**  
Your Closing Costs!\*



## 73rd You're Invited to our Annual Meeting

Please join us for the 2017 Annual Meeting, which will  
include dinner, a short business meeting and door prize drawings.

DATE: Saturday, March 4, 2017

TIME: 6:30 p.m. – Buffet dinner

8:00 p.m. – Business meeting

8:30 p.m. – Entertainment & door prizes

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 16 and February 24, 2017. 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.



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 2017

### 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.



## 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](http://www.lovemycreditunion.org).



## Daylight Saving Time Reminder

**Daylight Saving Time begins  
Sunday, March 12 at 2:00 a.m.**

Remember to set your clocks  
ahead one hour before you go to bed  
Saturday night.



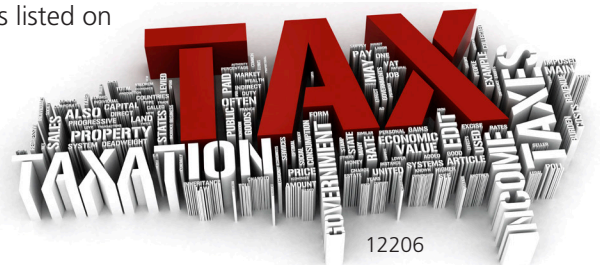
When it comes to filing your taxes, only TurboTax offers you Total Assurance™ with a maximum refund guarantee, 100% accurate calculations guarantee, and a free downloadable Audit Support Center. And since Port City FCU has multiple versions of TurboTax available for members to purchase at discounted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

## 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 2016 IRA:** You have until April 18, 2017, to make 2016 contributions. Please contact the Credit Union if you have any questions or concerns.



12206