

# Current interests

PORT  
CITY



Muskegon, Michigan

**Federal  
Credit Union**

July 2017

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

## Quarterly Quote

*"Life is like riding a bicycle.  
To keep your balance, you  
must keep moving."*

– Albert Einstein

## 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

**Labor Day**

Monday, September 4

## Congratulations

# 2017

## GRADUATES

No matter how far from home college may take you, we make it easy for you to take us with you. From late-night cram sessions to last-minute snack runs, Port City Federal Credit Union has got you covered.

### Online & Mobile Convenience

Stay on top of account  
activity, transfer money,  
and more.

### Free ATM / Debit Card

Enjoy simple convenience  
when shopping and  
dining, without the hassle  
of tracking cash.

### VISA Credit Card\*

Build your credit while  
being prepared for  
emergency expenses.

Stop by the Credit Union to see how  
we can support you throughout your  
entire college experience.

\*A co-signer may be required

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

No application or origination fees, no points. Auto  
transfer payment options, monthly, bi-weekly. No  
transferring of your mortgage to another lender.

\*APR = Annual Percentage Rate. Rates shown in effect at  
time of printing, 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.

check out our  
FRESH-PICKED  
MORTGAGE  
RATES &  
TERMS!

2325



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)

## 2nd 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.



Typosquatters purchase commonly mistyped domain names with the hope that unknowing web surfers will mistake their site for the real deal. They'll use their alternative website for malicious purposes, such as stealing your personal identifiable information, including user ID's and passwords, credit card information, etc.

**Protect yourself! Avoid falling victim to Typosquatters with these simple tips:**

- Bookmark websites that you visit frequently, such as your financial institution, credit card company, favorite online store, etc.
- Pay close attention to your spelling any time you type an address into your web browser.
- When searching for an online retailer, watch for close imitations and verify the web address belongs to the authentic site.
- Don't click on links to websites via emails, text messages, chat messages or social networking sites.
- Consider investing in a comprehensive security solution service that protects all your devices, your identity and data.

## Congratulations TO OUR 2017 COLLEGE SCHOLARSHIP RECIPIENTS

**Joel Hardy**  
\$500.00  
*Joseph R. Beyrle Memorial*

**Sara Recknagel**  
\$500.00  
*SmarTeen*

**Taylor Strandberg**  
\$500.00  
*SmarTeen*

**Shelbi Adams**  
\$500.00  
*Advanced*

## LOVE YOUR CAR? You Can Love Your Auto Loan, Too!

Now that you've found a car featuring all the bells and whistles you've been wanting, be sure to stop by Port City FCU for an auto loan you'll love just as much.

### Convenient Terms & Rates as Low as:

**2.49%<sup>APR\*</sup> | 36 MONTHS**  
**2.74%<sup>APR\*</sup> | 48 MONTHS**  
**2.99%<sup>APR\*</sup> | 60 MONTHS**

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

\*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.