

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

April 2018

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

Quarterly Quote

*"Happiness is when what
you think, what you say,
and what you do are in
harmony."*

-Mahatma Gandhi

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!

Secure Your Financial Future with a VISA Secured Credit Card

Whether you're a first-time borrower or looking for an effective way to rehabilitate your credit, our VISA Secured Credit Card is a great tool to help you get started.

Rates as
Low as **10.99%** APR*

Credit limits from
\$100.00 - \$5,000.00

No credit check is required! Simply choose your limit, secure it with a 110% deposit, and start using your new secured credit card to build your credit by making small purchases and paying your balance off in full and on time each month.

Start building your credit today! Contact a member service representative for details and application information.

*APR = Annual Percentage Rate

The New Port City FCU MOBILE APP is Here!



With our new and improved Mobile Banking App, you'll enjoy all the same great features you've come to love, plus the added convenience of Remote Check Deposit. With this new service, you can deposit your check(s) from wherever you are, whenever you want. Simply log in, make a few selections and submit a picture of your check. Your funds will be deposited right into your PCFCU account without you having to visit the credit union!

To get started, simply visit your app store to download the new PCFCU Mobile App and register for Remote Check Deposit.

If you have any questions along the way, give us a call at 231.725.3312, and we'll be happy to assist you.

*Some members may not qualify for the Remote Check Deposit service based on account history and delinquencies.



Holiday Closing

Memorial Day
MONDAY, MAY 28

Independence Day
WEDNESDAY JULY, 4



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



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

1st Quarter 2018

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.



It's Time for 2018 Scholarships!

Port City Federal Credit Union is pleased to support our members in their educational goals. If you have plans to attend college in the fall, we invite you to apply for one of our three scholarship opportunities:

\$500.00: *Smar Teen Scholarship*

\$500.00: *Advanced Scholarship*

\$500.00: *Joseph R. Beyrle Memorial Scholarship*

Stop by the Credit Union office or visit www.portcityfcu.com to pick up or download an application today. All applications must be returned to the Credit Union no later than April 27, 2018.

Annual Meeting Recap

Thank you to the 107 members and their guests who attended our 74th Annual Meeting on March 3rd. Those who attended enjoyed a great meal, and \$600.00 in door prizes were given out. The business meeting concluded with the election of Robin Crawford to a three-year term on the Board of Directors. Congratulations, Robin. We also want to say a very special thank you to David Rice, who retired as Vice President from the Board of Directors after 27 years of volunteering for our credit union.

It's Never too Early to Start Saving!

No child is too young to start learning about and practicing good saving habits, and our Early Bird Savings Club is a great way to get started. When your child joins the club, they'll start learning the benefits of saving, earn dividends on their funds, and have the opportunity to earn rewards as they set and reach their savings goals.

Club members can earn:

- **\$1.00 Birdie Bucks for every \$5.00 deposited**
- **\$5.00 Birdie Bucks for each report card presented**
- **\$1.00 Birdie Bucks for each school award presented**
(i.e. Attendance, Reading Goals, Sports, etc.)

Birdie Bucks can be used to purchase prizes here at the Credit Union! Bring your child, age newborn to 12 years, in to open an Early Bird Savings Club account while they're still young.

