

Current interests

PORT
CITY



Federal
Credit Union

October 2018

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

Quarterly Quote

*"Living in dreams of
yesterday, we find ourselves
still dreaming of impossible
future quests."*

– Charles Lindbergh

Holiday Closings

THANKSGIVING

Thursday, November 22
Friday, November 23

CHRISTMAS

Monday, December 24
Tuesday, December 25

NEW YEAR'S

Monday, December 31
Tuesday, January 1, 2019



Think **Outside** the **BOX**

Is your holiday gift list bigger than your budget? Don't stress!
With our Holiday Loan, you can get all the cash you need to
wrap up your holiday gift-giving, traveling, parties, and more.

**4.99%
APR***

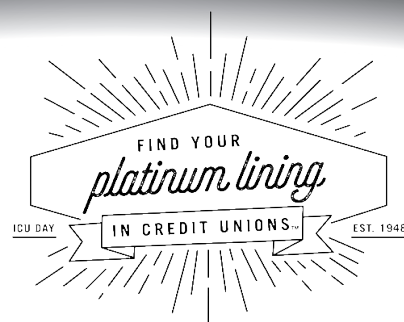
12-month term
Up to \$5,000.00

Don't wait until it's too late! This offer is only available
from October 1 through December 31, 2018. Stop by
the Credit Union or visit www.portcityfcu.com to
apply for a Holiday Loan today.

*APR = Annual Percentage Rate. Quoted rate does not apply to
refinance of existing PCFCU loans.

International Credit Union Day

THURSDAY, OCTOBER 18, 2018



For nearly two centuries, financial cooperatives have encouraged people of
every race, gender and belief to come together and give their all towards the
betterment of their communities. It's about people helping people – and that's
why credit unions always offer a platinum lining.

This year, we're celebrating International Credit Union Day's platinum anniversary and
looking forward to the opportunity to look back after 70 years and be thankful for the
lives and communities that have been improved by the unique principles and actions of
our movement. We invite you to stop by the Credit Union on Thursday, October 18 as
we celebrate with free refreshments for our members and your chance to win a
\$25 VISA gift card. We look forward to celebrating with you.



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

3rd 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.



Federally insured by NCUA.

Quick Tips TO HELP SAFEGUARD YOUR IDENTITY

Whether you're getting ready to browse the aisles of online shopping or face the hustle of stores, Port City Federal Credit Union is here to help you safeguard your identity all season long.



- **WATCH WHAT'S AROUND YOU.** Remain aware of your surroundings and belongings at all times. Never leave your purse, wallet, laptop or smart phone unattended while in a public place.
- **USE YOUR CHIP CARDS.** If you have a chip-enabled credit card, use it instead of a non-chip card for more secure purchases.
- **SECURE YOUR CONNECTION.** When making online purchases in a public location, be sure to connect to a secure Wi-Fi network rather than using public wireless access.
- **LOOK FOR THE LOCK.** Before you click "add to cart," make sure the website you're on is secure – it should have a padlock symbol in the address bar and/or the web address should begin with "https."

DON'T SKIP OUT ON *Skip-A-Pay!*

Port City Federal Credit Union wants to help you keep some extra cash in your pocket this holiday season. With our Holiday Skip-A-Pay program, we're offering you the opportunity to skip your November, December or January loan payment(s) and enjoy extra cash to spend, splurge or save however you like. 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-PAY REQUEST FORM

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 2018
☐ DECEMBER 2018
☐ JANUARY 2019

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2018
☐ DECEMBER 2018
☐ JANUARY 2019

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2018
☐ DECEMBER 2018
☐ JANUARY 2019

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 _____