

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

January 2019

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

Quarterly Quote

*"Life is what happens
when you're busy making
other plans"*

– John Lennon



Holiday Closing

PRESIDENTS' DAY

Monday, February 18



Daylight Saving Time begins Sunday, March 10 at 2:00 am.

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



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

75th Annual Meeting

DATE Saturday, March 2, 2019

PLACE Polish Falcon Lodge
1014 W. Hackley Ave.

TIME 6:30 pm **Buffet dinner**
8:00 pm **Business meeting**
Followed by Door Prize Drawings

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 7th and February 22nd, 2019

Anyone wishing to run for a position on the Board of Directors
may contact the Nomination Committee Chair, Ann Terwilliger
at 231-788-5470.



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

4th Quarter 2018

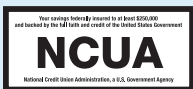
Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.60%	0.60%
Amazing Savings		
\$2,000-\$19,999		
.....	0.30%	0.30%
\$20,000-\$49,999		
.....	0.40%	0.40%
\$50,000+		
.....	0.65%	0.65%

*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.



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 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 2018 IRA: You have until **April 15, 2019**, to make 2018 contributions. Please contact the Credit Union if you have any questions or concerns.

PCFCU Members Get **EXCLUSIVE DISCOUNTS**



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a **NEW ADT** monitored home security system. Call 844-703-0123 to receive this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, visit www.portcityfcu.com or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Port City Federal Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2019. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.