

# Current interests

PORT  
CITY



Muskegon, Michigan

**Federal  
Credit Union**

April 2019

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

## IT'S GO TIME!

Refinance or purchase your next auto, boat  
or RV with great rates from PCFCU.

**2.49%** APR\*  
for 36 months

**2.74%** APR\*  
for 48 months

**2.99%** APR\*  
for 60 months

Plus, take advantage of terms up to 15 years for qualified  
boat and RV loans. Simply visit [www.portcityfcu.com](http://www.portcityfcu.com) or  
call 231.725.3312 to apply today.

\*APR=Annual Percentage Rate. Your actual rate will be  
based on your credit score and the term of your loan.

### Quarterly Quote

*"Life is either a daring  
adventure or nothing at all."*

— Helen Keller



### Holiday Closing

**MEMORIAL DAY**  
Monday, May 27th

**INDEPENDENCE DAY**  
Thursday, July 4th

## A Smarter Path to Financial Success

At Port City FCU, our young members are an  
important part of our credit union family. That's  
why we've specifically tailored a SmarTeen  
Program for members age 13-18. Packed full  
of special perks and incentives, our SmarTeen  
Program offers plenty of options to help your  
teen get on the path to financial success.

**The Port City FCU SmarTeen Program offers:**

- **Checking Accounts** with a free debit card\*, online and mobile banking, and bill pay
- **ATM Cards** for convenient, surcharge-free ATM access nationwide
- **Share Certificates (CD's)** with \$100 minimum balance and competitive rates
- **School Grade Rewards** to earn up to \$10 per report card based on GPA
- **Annual Scholarship Opportunities** for college-bound members
- **Quarterly Drawings** for movie passes, gift cards, and more

Are you ready to get your teen on the smarter path to financial independence and success? Bring them by the Credit Union to learn more about our SmarTeen Program today.



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

\*Must be joint with parent  
or legal guardian.



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 2019

### Dividend Rates

	APR*	APY*
<b>Shares</b> .....	0.10%	0.10%
<b>IRAs</b> .....	0.70%	0.70%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	0.70%	0.70%
\$20,000-\$49,999		
.....	0.85%	0.85%
\$50,000+		
.....	1.00%	1.00%

\*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

Dividends are based on Credit Union earnings and therefore cannot be stated in advance.



## Don't Miss Out on PCFCU's 2019 SCHOLARSHIPS

Port City Federal Credit Union is pleased to once again be offering three scholarship opportunities for students heading to college in the fall. If you have plans to further your education, we invite you to apply for your chance to win.

**\$500**  
**SmarTeen**  
**Scholarship**

**\$500**  
**Joseph R. Beyrle**  
**Memorial Scholarship**

**\$500**  
**Advanced**  
**Scholarship**

Stop by the Credit Union office or visit [www.portcityfcu.com](http://www.portcityfcu.com) to pick up or download an application today. All applications must be returned to the Credit Union no later than April 26, 2019.

## Annual Meeting Recap

Thank you to the 141 members and their guests who attended our **75th Annual Meeting on March 2nd**. We all enjoyed a great meal, and \$700.00 in door prizes were given out. The business meeting concluded with the re-elections of both Charles Kelso and Bradley Swain to another 3-year term on the Board of Directors. Congratulations to both of them!



Get your little one off to  
a great start with our

## EARLY BIRD SAVINGS CLUB!

No child is ever too young to start learning about and practicing good saving habits, so bring your little one by the credit union to join the club. They'll love having an account of their own, and you'll love watching as they start learning the benefits of saving, and earning dividends and rewards on their deposits, too!

**The Early  
Bird gets  
the Worm**  
at Port City FCU!

