

# Current interests

PORT  
CITY



Muskegon, Michigan

**Federal  
Credit Union**

October 2019

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

## Quarterly Quote

*"Action is the foundational  
key to all success"*  
- Pablo Picasso

## Holiday Closing

### THANKSGIVING

Thursday, November 28  
Friday, November 29

### CHRISTMAS

Tuesday, December 24  
Wednesday, December 25

### NEW YEAR'S

Tuesday, December 31  
Wednesday, January 1, 2020



## Daylight Saving Time Reminder

Daylight saving time ends  
Sunday, November 3 at 2:00 a.m.

Please remember to set your  
clocks back one hour before you  
go to bed Saturday night.

## Local Service. Global Reach.



## INTERNATIONAL CREDIT UNION DAY Thursday, October 17, 2019

ICU Day 2019 is a celebration of the impact credit unions and other financial cooperatives have made—and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement. We invite you to join us on Thursday, October 17 as we recognize and celebrate this special event with refreshments for our members and your chance to win a door prize drawing. We hope to see you there!

## Help Yourself to a

# Merry Little Christmas

Whether you've got big plans for holiday shopping, gift giving, or getting away, a Holiday Loan from Port City Federal Credit Union can help you add a little more to your holiday season.

**Holiday Loan 4.99% APR\***  
UP TO 36-MONTHS | UP TO \$5,000

This special loan is only available October 1 – December 31, 2019, so hurry in to the Credit Union or call us at 231-725-3312 to apply today.

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



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

**E-mail**

memberservices@portcityfcu.com

**3rd Quarter 2019**

**Dividend Rates**

	<b>APR*</b>	<b>APY*</b>
<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.



Love My Credit Union® rewards

There are more reasons than ever to love being a member of Port City FCU.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Port City Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- ♥ Credit union members get **\$200 when you switch to Sprint**, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- ♥ Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- ♥ Credit union members save on **SimpliSafe**, the #1 expert pick for home security.



Learn all about how your Port City FCU membership gets you all these exclusive savings, and more at [www.portcityfcu.com](http://www.portcityfcu.com) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

\*Sprint Cash Reward: Via deposit. \$100 per line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

**Refer a Member, Receive REWARDS!**

There's never been a more rewarding time to tell your friends, family members and coworkers about Port City Federal Credit Union! Simply refer a new member any time from October 1 through December 31, 2019, and you'll both receive \$50.00 when they choose one of the following products:\*

**CHECKING | LOAN | CERTIFICATE OF DEPOSIT**

It's just our way of saying thanks for sharing the good news! Membership is open to anyone who lives, works, worships, attends school or volunteers in Muskegon County. The more members you refer, the more rewards you earn, so start sharing the benefits of PCFCU membership today!

**PORT CITY FEDERAL CREDIT UNION MEMBER REFERRAL COUPON**

**New Member:** \_\_\_\_\_ (please print)

**Referring Members Name:** \_\_\_\_\_ (please print)

Membership is open to anyone who lives, works, worships, attends school, or volunteers in Muskegon County. Existing member must be 18 years old and in good standing to participate in referral program. New member must present coupon at the time account is opened. Contact our office for additional coupons or download additional coupons from the homepage of our website at [www.portcityfcu.com](http://www.portcityfcu.com).

\* Checking account must be open and in good standing for 30 days before referral reward is paid.