

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

January 2020

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

Quarterly Quote

*"Don't judge each day by
the harvest you reap, but by
the seeds you sow."*

– Robert Louis Stevenson



Holiday Closing

PRESIDENTS' DAY
Monday, February 17

Daylight Saving Time Reminder

Daylight saving time begins
Sunday, March 8th at 2:00 a.m.

Please 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!

You're Invited!

Port City FCU 76th ANNUAL MEETING

We hope you will make plans to join us for the PCFCU Annual Meeting. It will be a wonderful opportunity to meet fellow members and learn more about your credit union while enjoying a delicious buffet dinner. We look forward to seeing you there!

Saturday, March 7, 2020

LOCATION:
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
& immediate family)

175 tickets will be available for
purchase at the Credit Union
January 10 – February 28, 2020.

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

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

4th Quarter 2019

Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.70%	0.70%
Amazing Savings		
\$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.



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 2019 IRA:

You have until April 15, 2020, to make 2019 contributions. Please contact the Credit Union if you have any questions or concerns.



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.

SIMPLE TIPS TO SAFEGUARD YOUR IDENTITY

Identity theft is one of the most serious and rapidly growing crimes in the United States. It can happen to anyone, anytime, anywhere. Port City FCU is here to help members better protect themselves and prevent identity theft with these simple safeguarding tips:

- Secure all personal and financial documents in a safe place – both at home and in the office.
- Shred all papers containing personal or financial information before disposing of them.
- Never carry your social security card with you unless absolutely necessary.
- Regularly update all online passwords, including shopping sites and financial accounts.
- Make sure all online passwords are strong and unique.
- When using a debit card in store, make sure no one is looking over your shoulder and cover the machine with your other hand while entering your PIN.
- For added security, use a chip-enabled credit card for in-store purchases rather than a non-chip card.
- Never respond to unsolicited emails requesting personal information.
- Monitor all your accounts and statements regularly for errors or signs of fraud.