Current interests

PORT CITY Federal Credit Union
Your Community Credit Union — Muskegon, Michigan

April 2020

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

Live life where you FEEL MOST ALIVE.

Stop by Port City Federal Credit Union to finance your next auto, boat or RV with some of the lowest rates around.

2.49%APR*	**2.74**%APR*	**2.99**%APR*
36 MONTHS	48 MONTHS	60 MONTHS

Plus, take advantage of **terms up to 15 years** for qualified boat and RV loans. Simply visit **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

"It is hard to fail, but it is worse never to have tried to succeed."

- Theodore Roosevelt

Holiday Closing

MEMORIAL DAY
Monday, May 25

INDEPENDENCE DAY
Friday, July 3
(OBSERVED)

Go Ahead & Be a Smarty Pants
With a SmarTeen Account from PCFCU!

Hey teens – you're an important part of the Port City FCU family! In fact, you're so important that we've created a SmarTeen program, just for you. Check out all the fun perks, incentives and options that we've prepared specifically for you.

Our 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

Go ahead and claim the road to financial independence and success by taking advantage of our SmarTeen Program today!

*Must be joint with parent or legal guardian.

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

NMLS ID# 402677

PORT CITY *Your Community Credit Union - Muskegon, Michigan* **Federal Credit Union**

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

1st Quarter 2020
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.*

EARLY BIRD SAVINGS CLUB

The perfect way to help our youngest members build their own little nest egg!

It's never too early to start helping our youngest members learn about and practice good savings habits, and our Early Bird Savings Club is the perfect way to help them get started. They'll love having an account of their own, and you'll love watching as they start learning the benefits of saving, earning dividends, and receiving rewards for their deposits, too! Bring your child or grandchild into the Credit Union to join the club today.

It's Time to apply for PCFCU's 2020 SCHOLARSHIPS

Fall is right around the corner, which means it's time to think college! We are pleased to once again be offering three scholarship opportunities for members heading to college this fall. If you're a college-bound student, we invite you to apply for your chance to win one of our three (3) $500.00 scholarships.

- *SmarTeen Scholarship*
- *Advanced Scholarship*
- *Joseph R. Beyrle Memorial Scholarship*

Stop by the Credit Union office or visit ***www.portcityfcu.com*** to pick up or download an application today. All applications must be returned to the Credit Union no later than April 24, 2020.

Annual Meeting R E C A P

A big thank you to all the members and their guests who attended our **76th Annual Meeting on March 7th**. A great meal was enjoyed by all, and $700.00 was given out in door prizes. *The business meeting concluded with the re-election of Ralph Burr and Kathleen Wilkerson to another 3-year term on the Board of Directors.* Congratulations to both of them!