

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

October 2020

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

Quarterly Quote

*"Once you say you're going
to settle for second, that's
what happens to you in life."*

-John F. Kennedy

Holiday Closings

THANKSGIVING

Thursday, November 26th
Friday, November 27th

CHRISTMAS

Christmas Eve

Thursday, December 24th

Christmas Day

Friday, December 25th

NEW YEARS

New Years Eve

Thursday, December 31st

New Years Day

Friday, January 1st



Daylight Saving Time Reminder

Daylight saving
time ends Sunday,
November 1 at 2:00am.

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



INTERNATIONAL CREDIT UNION DAY

Thursday, October 15, 2020

On Thursday, October 15, credit unions in our community and worldwide will come together to celebrate International Credit Union Day® and the role that financial cooperatives play in improving the communities they serve and the lives of their members. This year's theme, "Inspiring hope for a global community," speaks to how credit unions around the globe have continued to provide a high level of service to their members and demonstrated a generosity to their local communities during the COVID-19 crisis. This credit union difference continues to inspire hope for a global credit union community and set us apart from other financial institutions.

INSPIRING
HOPE



— FOR A —
GLOBAL
COMMUNITY™

Holiday Gift List? YOU GOT THIS

For kids from 2 to 92, VISA gift cards offer the perfect personalization for every individual on your gift list. Best of all, you can stock up on gift cards right here at the Credit Union. Speak with a representative to learn more!



COVID-19 Update

Our lobby is currently open, however, due to COVID-19 restrictions, we are limited on how many members can be allowed in the lobby at any one time. Currently that number is four (4). We also request that members comply with current social distancing rules while they are in the lobby. For services such as opening new accounts or applying for loans, we ask that you please call ahead to schedule an appointment. We apologize for any inconvenience and thank you for your patience as we all work together through these trying times.



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 2020

Dividend Rates

	APR*	APY*
Shares	0.05%	0.05%
IRAs	0.50%	0.50%

Amazing Savings

\$2,000-\$19,999		
.....	0.25%	0.25%
\$20,000-\$49,999		
.....	0.35%	0.35%
\$50,000+		
.....	0.50%	0.50%

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



Don't Skip Out on Skip-A-Pay!

Port City Federal Credit Union wants to help you keep some extra cash in your pocket this holiday season. With our Holiday Skip-A-Pay program, we're offering you the opportunity to skip your November, December or January loan payment(s) and enjoy extra cash to spend, splurge or save however you like.

To take advantage of this special offer, complete a Skip-A-Pay request form and submit it at least ten days prior to the payment date to be skipped.

Some restrictions apply:

- All Skip-A-Pay requests must be approved by a loan officer
 - Loan must be in good standing, with no delinquency over 30 days in the past 12 months
 - Fee of \$25.00 must be paid on or before the date of payment to be skipped
 - If applicable, the Co-Borrower must also sign the Skip-A-Pay request form
 - One payment per loan may be skipped
 - Four contractual payments must have been paid on the loan
 - Payments being paid by disability insurance are ineligible
- *The following loans are ineligible for Skip-A-Pay: Real Estate Loans/Line of Credit Loans/VISA Credit Card Loans.



SKIP-A-PAY REQUEST FORM

By signing below I/we agree to the terms and conditions of the Skip-A-Pay Promotion being offered by Port City FCU. I/we understand that there is a \$ 25.00 fee for each payment skipped and that the skipped payment will extend the term of the loan and interest will continue to accrue.

NAME _____

ACCOUNT NUMBER _____

LOAN NUMBER _____ PAYMENT _____

Note: You may only choose one month per loan.

MONTH TO SKIP ☐ NOVEMBER 2020
☐ DECEMBER 2020
☐ JANUARY 2021

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2020
☐ DECEMBER 2020
☐ JANUARY 2021

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2020
☐ DECEMBER 2020
☐ JANUARY 2021

Enclosed is a check for \$25.00 per loan skipped
Please transfer \$25.00 per loan skipped from my

☐ Savings ☐ Checking

SIGNATURE _____

DATE _____

CO-BORROWER SIGNATURE (IF APPLICABLE) _____ DATE _____