

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

April 2021

Quarterly Quote

"It is our choices that show what we truly are, far more than our abilities."

- J.K. Rowling



Holiday Closing

MEMORIAL DAY

Monday, May 31st

INDEPENDENCE DAY

(Observed)

July 5th

Annual Meeting

Our 2021 Annual Meeting will be held later this year due to ongoing COVID-19 restrictions.



It's Your Fun.

YOU MAKE THE RULES.

Go where you want, when you want, and how you want with the help of a low-rate Toy Loan from Port City Federal Credit Union.

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.

2.49% APR*
36 MONTHS

2.74% APR*
48 MONTHS

2.99% APR*
60 MONTHS



TEENS: Your Membership at Port City FCU is Packed with Benefits

Don't forget that your membership is more than just a checking or savings account! We've created our SmarTeen program just for you, so you can take advantage of the credit union benefits you don't get from a regular bank. 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

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

*Must be joint with parent or legal guardian.



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

1st Quarter 2021

Dividend Rates

	APR*	APY*
Shares	0.05%	0.05%
IRAs	0.40%	0.40%
Amazing Savings		
\$2,000-\$19,999		
.....	0.15%	0.15%
\$20,000-\$49,999		
.....	0.25%	0.25%
\$50,000+		
.....	0.35%	0.35%

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



IT'S TIME TO APPLY FOR PCFCU's 2021 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 30, 2021.**

COVID 19 UPDATE

Effective 1/18/21 Our Lobby Is Now Open

For transactions such as applying for a loan or to open a new account, we ask that you please call us at 231-725-3312 to schedule an appointment.

Let's GO!

Wherever life is taking you, Port City Federal Credit Union is right behind you. With our convenient Mobile App, we're never more than an arm's length away.

Enjoy access to your PCFCU account from the comfort of wherever you are and unlock all the great features PCFCU provides:

- It'sMe24/7 Online Banking through the Mobile App
- View eStatements Sooner
- Enable Account Alerts
- Use Remote Check Deposit to Deposit Checks Wherever You Are*

To get started, simply visit your app store to download the PCFCU Mobile App. You must register in the app to activate Remote Check Deposit. If you have any questions along the way, give us a call at 231.725.3312, and we'll be happy to assist you.

*Some members may not qualify for the Remote Check Deposit service based on account history and delinquencies.

