

# Current interests

PORT  
CITY



Federal  
Credit Union

October 2021

## Quarterly Quote

*"The best way to predict  
your future is to create it."*

*-Abraham Lincoln*



## Holiday Closings

### THANKSGIVING

Thursday, November 25

Friday, November 26

### CHRISTMAS EVE

Friday, December 24

### NEW YEAR'S EVE

Friday, December 31



## Daylight Saving Time Reminder

Daylight saving time ends  
Sunday, November 7 at 2a.m.

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

## INTERNATIONAL CREDIT UNION DAY

Thursday, October 21, 2021

Each year we come together to  
celebrate International Credit Union  
Day (ICU Day) to raise awareness about  
what it means for members around  
the world to have a credit union as their  
financial partner.

This year's ICU Day theme, *"Building financial health for a brighter tomorrow,"* reflects the way credit unions contribute to a brighter future by working to improve members' financial well-being. It is at the heart of the mission and structure of credit unions. The essence of this commitment is reflected in Port City Federal Credit Union's very own bylaws and is something credit unions have been doing for more than 100 years.



## VISA GIFT CARDS

### THE PERFECT GIFT FOR THE HOLIDAYS!

If you're ready to become the  
favorite relative, neighbor or  
friend, then it's time to stock up  
on VISA gift cards from Port City  
Federal Credit Union. They're the  
perfect gift to give all season long!



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](http://www.portcityfcu.com)

## E-mail

[memberservices@portcityfcu.com](mailto:memberservices@portcityfcu.com)

## 2nd 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.



# YAY FOR SKIP-A-PAY!

Special seasons call for special things. That's why we're pleased to bring back our Holiday Skip-A-Pay Program! With Holiday Skip-A-Pay, you can choose to skip your November, December or January loan payment(s) and keep the cash for all the special things you'd like to see, do and buy this holiday season.

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 2021  
☐ DECEMBER 2021  
☐ JANUARY 2022

LOAN NUMBER \_\_\_\_\_ PAYMENT \_\_\_\_\_

MONTH TO SKIP ☐ NOVEMBER 2021  
☐ DECEMBER 2021  
☐ JANUARY 2022

LOAN NUMBER \_\_\_\_\_ PAYMENT \_\_\_\_\_

MONTH TO SKIP ☐ NOVEMBER 2021  
☐ DECEMBER 2021  
☐ JANUARY 2022

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 \_\_\_\_\_