

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

October 2022



**Do More
in Less Time**

In a world of zipping from one thing to the next most days of the week, PCFCU online and mobile services provide a much-needed break from the busyness of daily life. Nearly any banking tasks you can think of can be done from the convenience of home, work, the sports field, or somewhere in between.

**Online Banking • Mobile Banking
Online Bill Pay • Remote Deposit Capture
Online Loan Applications**

Quickly and easily, all online – that's convenience just the way you need it. Visit www.portcityfcu.com to learn more about our online services today.

Quarterly Quote

*"Never spend your money
before you have it."*

- Thomas Jefferson

HOLIDAY CLOSINGS

THANKSGIVING

Thursday, November 24
Friday, November 25

CHRISTMAS DAY

Monday, December 26 (observed)

NEW YEAR'S DAY

Monday, January 2, 2023
(observed)

**INTERNATIONAL
CREDIT UNION DAY®**
Thursday, October 20, 2022

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to continually improve their communities and the lives of their members. This local service feeds a worldwide network that reaches more than 375 million members across the globe. On October 20, 2022, credit unions and financial cooperative members around the globe will be celebrating 74 years of International Credit Union Day. We hope you will join us at Port City FCU to celebrate with your fellow member-owners!

Tips to Avoid Holiday Scams

As much as many look forward to the holiday season, scammers enjoy this time of the year even more. It's easy to let your security measures slip when you're busy with the holidays and spending money in different ways. To make sure you're staying on top of your security game, keep an out eye for these popular scams.

Fake charities – These tend to crop up every holiday season in the form of mailers, phone calls, and emails from organizations with familiar-sounding names. They'll ask you to donate money to a seemingly good cause. Always thoroughly research a charity prior to opening your wallet.

Holiday vacation offers – Tropical bliss may sound extra appealing in the middle of cold, miserable weather. Watch out for phony travel sites featuring offers that sound too good to be true. Make sure to book through reputable websites.

Delivery scams – With holiday packages crossing all over the country, scammers take the opportunity to send out phishing emails disguised as UPS, FedEx or U.S. Postal Service notifications of incoming or missed deliveries. Watch for links leading to phony sign-in pages, which then ask for personal information.

VISA GIFT CARDS

A SIMPLE WAY TO MAKE THE HOLIDAYS SWEETER

Oh, what fun it is to receive a VISA gift card for the holidays! Stop by the Credit Union to stock up on the gift that everyone wants.



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 - Friday 9am - 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 2022

Dividend Rates

| | APR* | APY* |
|------------------------|-------------|-------------|
| Shares | 0.05% | 0.05% |
| IRAs | 0.40% | 0.40% |
| Amazing Savings | | |
| \$2,000-\$19,999 | | |
| | 0.50% | 0.50% |
| \$20,000-\$49,999 | | |
| | 0.60% | 0.60% |
| \$50,000+ | | |
| | 0.70% | 0.70% |

*APR = Annual Percentage Rate.
 APY = Annual Percentage Yield.
 Dividends are based on Credit Union earnings and therefore cannot be stated in advance.



Make It Rein!

HOLIDAY LOAN
3.99% APR*
 12-MONTH TERM | UP TO \$5,000

Get all the cash you need to make it a season you won't forget.

This special loan is only available October 17 – December 30, so don't delay. Visit www.portcityfcu.com to get started with our convenient online application.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

DAYLIGHT SAVING TIME REMINDER

Daylight saving time ends **Sunday, November 6 at 2:00 a.m.**
 Don't forget to set your clocks back one hour before you go to bed Saturday night.

Holiday **Help is Here**

The holiday season is the perfect reason to take advantage of our Holiday Skip-A-Pay program. Simply choose to skip your qualifying PCFCU loan payment(s) for the month of November, December, or January and enjoy the extra cash to spread holiday cheer everywhere you go.

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 2022
 DECEMBER 2022
 JANUARY 2023

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP NOVEMBER 2022
 DECEMBER 2022
 JANUARY 2023

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP NOVEMBER 2022
 DECEMBER 2022
 JANUARY 2023

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 _____