

# Current interests

PORT  
CITY



Muskegon, Michigan

**Federal  
Credit Union**

July 2023



Life is full of big moments, but no matter what happens between today's expenses and tomorrow's goals, Port City FCU can help you make sure retirement planning doesn't fall through the cracks. With a variety of Individual Retirement Accounts to choose from, we've got one that's just right for your retirement plans.

**TRADITIONAL • EDUCATION  
ROTH • ROTH CONVERSION**

Stop by the Credit Union to learn more about our IRA options and to start preparing for life's biggest moments today.

## TRAVEL TIP

### for PCFCU Card Holders

Please note that we monitor unusual spending patterns, and if we see unusual spending within the U.S. or overseas, we may block purchases made with your card to prevent potential fraud. If you have plans to travel this summer, please call 231.725.3312 to let us know. That way we can place a note on your account and take the necessary steps to ensure your funds remain available as you travel.

## Holiday Closings

**INDEPENDENCE DAY**  
TUESDAY, JULY 4

**LABOR DAY**  
MONDAY, SEPTEMBER 4

## Quarterly Quote

*Become so financially secure that  
you forget that it's payday."*

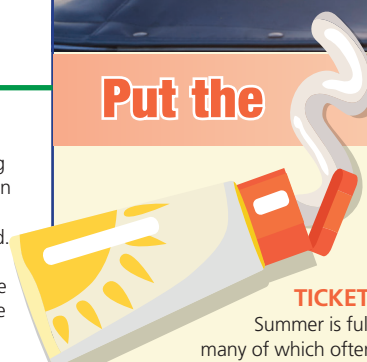
-Team Heart

Check Out Our  
Low-Rate Auto  
Loans and

## Find out where Summer can take you!



## Put the BLOCK on Summertime Scams



Scammers don't take a summer break. Rather, summer is an ideal time for them to crank up the heat on vacation scams, making it more important than ever for travelers to keep a watchful eye out for summertime scams.

### TICKET SALE SCAM:

Summer is full of festivals and concerts, many of which often sell out. Scammers take advantage of these popular and sold-out events by listing (fake) tickets for sale at a discounted price.

### RIDESHARE SERVICE SCAM:

If an Uber or Lyft rideshare driver offers you a ride, but requires payment in cash because an "outage" is preventing them from accepting payment via the Uber or Lyft system, it should raise a red flag. Cashless travel is one of the main perks of using a rideshare company. Often, these drivers do not even work for a legitimate rideshare company.

### FAKE FRONT DESK PHONE CALL SCAM:

Scam artists call hotel rooms directly, often in the middle of the night, saying there's been a computer glitch and that they need to verify your credit card information. Don't give any information, personal or financial, over the phone. Instead, hang up immediately and contact the front desk to verify the call.

### THIRD-PARTY BOOKING SCAM:

Travelers should use caution when booking airfare, lodging, rental cars, or other travel through third-party websites. It is recommended to use reputable websites whenever possible and to beware of scammers calling to verify personal and/or financial information after a booking – something a legitimate company would never do.

### "I NEED GAS" SCAM:

If you've ever been on the receiving end of a convincing story from someone claiming to have run out of gas and having no access to money, then you know how it can feel to get stuck between a could-be scam and an innocent individual in need of a helping hand. Often scammers will claim to only need \$40 cash to fill up their gas tank and may even offer to pay you back via check in the mail. Avoid falling victim by either refusing to give the scammers money or paying for their fuel at the nearest service station to ensure the money is spent as intended.



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

## E-mail

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

## 2nd Quarter 2023

### Dividend Rates

	APR*	APY*
<b>Shares</b> .....	0.05%	0.05%
<b>IRAs</b> .....	0.40%	0.40%
<b>Amazing Savings</b>		
\$2,000-\$19,999		
.....	1.50%	1.51%
\$20,000-\$49,999		
.....	1.60%	1.61%
\$50,000+		
.....	1.75%	1.76%

\*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



# Money-Saving

## SUMMERTIME ACTIVITIES

Saving money doesn't have to mean sacrificing fun. Here are five things you can do this summer (and beyond) that won't break the bank.

### 1. VISIT THE LIBRARY:

Books offer entertainment of all sorts. From animals and nature to mysteries and adventure, you can find books featuring just about anything you can imagine. Plus, did you know library cards are free? Anyone can visit their local library and borrow books! Many local libraries even offer summer programs that cover a variety of topics and have options to check out movies and video games, too. There's something for everyone at the local library!

### 2. GET (COMPETITIVELY) CRAFTY:

If you love to get crafty and you love a little competition, then you're going to love this idea! Gather your friends and have a parent take you to the local dollar store. Everyone has to stick to the same (predetermined) dollar limit (\$5, \$10, etc.) and gets to shop for whatever craft supplies they may need/want. Once everyone has their supplies, return home and give everyone a set amount of time to make their most impressive piece of art. Finally, choose a judge (it could be a sibling, parent, grandparent, or neighbor) who will pick their favorite pieces of art. (For a little extra fun, you could see if a parent is willing to purchase a small prize for the winner!)

### 3. VOLUNTEER YOUR TIME:

Sometimes giving up your time can be more fun and satisfying than keeping it all to yourself! This summer, have a parent help you find opportunities to volunteer your time. This may include helping a neighbor with yard work, volunteering to play or walk with some four-legged friends, serving at a local soup kitchen, or making pictures for the local nursing home.

### 4. HOST A GAME DAY:

If you've been outside lately, you know it can get hot! With this suggestion, you can stay indoors and host a board game day with your friends. Have everyone bring their favorite snack and break out your favorite games. Don't have any games? No worries, have each of your friends bring their favorite game with them.

## Get cash anytime.

You don't need to visit us during regular banking hours to get your hands on some extra cash for the fun summer season. Our ATM is available 24/7, making it easy and convenient to withdraw cash, make a deposit, or transfer money between accounts.

## Tips for Summertime Banking

If summer to you means busier days with more fun, activities, and trips, then it may also mean less time for things that are less fun, like banking. Port City FCU is here to help make banking as easy as possible for you, so you can keep focusing on summertime fun.

## Need a loan or a PCFCU credit card?

Apply online. We've made the application process as smooth, simple, and convenient for you as possible. Simply visit us online to get started with our secure online applications.

# Money-Making

## SUMMER ACTIVITIES

Summer has arrived! While you're enjoying the slower pace of summer break, you can beat the boredom while generating a little income with these money-making summer activities:

**OFFER CARE FOR FOUR-LEGGED FRIENDS** – From dog walking to dog bathing to pet sitting, caring for furry four-legged friends can be a fun way to make a quick buck. If you notice pet owners walking their pets through your neighborhood, create a flyer featuring your contact information and the services you are willing to provide – it's an easy way to offer your services the next time you see a pet owner walking by your house!

**ASSIST A SENIOR** – You can be a huge help to a local senior (whether a grandparent, great-grandparent, neighbor, or acquaintance) while making a little money on the side. Run some errands, do some yardwork or housework, or simply be a friend to a lonely senior.

**BECOME A CAMP COUNSELOR** – Working at a local summer camp is a great way to have a little summer adventure while mentoring younger kids and earning a little money, too.

**ORGANIZE A YARD SALE** – Maybe you've noticed a lot of outgrown toys or clothing around your house, or maybe your family's garage is overflowing – your parents may be too busy to organize and run a garage sale themselves, but maybe if you offer to tackle the job yourself they'll let you keep the proceeds. Get your friends, relatives, and neighbors in on it for an even larger yard sale.

**OFFER TECH SUPPORT** – If you're handy in the tech zone, offer your assistance to older folks who may not be as tech-savvy as you. You could offer to organize digital photos and create albums, assist with data entry, or even help an older folk create a Facebook page or learn how to use a new phone or device.

## Congratulations

### TO OUR 2023 SCHOLARSHIP RECIPIENTS

#### CHLOE STEPHENSON

Ralph Burr Memorial Scholarship Winner

#### TEAGAN SCHULTZ

SmarTeen Scholarship Winner

#### JOSEPH COLSON

Joseph R. Beyerle Scholarship Winner

#### SOPHIE RECKNAGEL

Advanced Scholarship Winner

## BANK ON THE GO.

PCFCU online and mobile banking are quick and easy ways to check your account balance, transfer funds, make credit union loan payments, deposit checks, and even pay bills. If you're not enrolled yet, getting started will barely slow you down! Simply visit [www.portcityfcu.com](http://www.portcityfcu.com) to create an online account or visit your app store to download the mobile banking app to your mobile device. If you have any questions along the way, just give us a call. We're always here to help.

