

Current interests

PORT
CITY



Federal
Credit Union

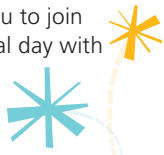
October 2023

INTERNATIONAL
CREDIT UNION DAY 2023®

Celebrating 75 Years

Thursday, October 19, 2023

On October 19, 2023, Port City Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people," and we've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. This year marks the 75th anniversary of ICU Day, and Port City FCU is honored to be a part of this proud tradition. We invite you to join us as we celebrate this special day with members. We look forward to celebrating with you!



Holiday Closings

THANKSGIVING

THURSDAY, NOVEMBER 23

FRIDAY, NOVEMBER 24

CHRISTMAS DAY

MONDAY, DECEMBER 25

NEW YEAR'S DAY

MONDAY, JANUARY 1, 2024

Quarterly Quote

"The quickest way to double your money is to fold it in half and put it in your back pocket."

-Will Rogers



CD SPECIAL

*There's nothing unlucky about
the #13 at Port City FCU!*

13 MONTH CD | 5.13% APY*

*APY=Annual Percentage Yield. 13-month term with a minimum of \$500.00 and a maximum deposit of \$250,000. NEW money to PCFCU required to qualify for the exclusive APY. Early withdrawal penalties still apply. Valid on CDs opened from October 13, 2023 to November 13, 2023. Subject to change at any time without notice.

WHAT'S ON YOUR

Winter

Wish List?

SNAG IT WITH OUR 5-FOR-5 CHRISTMAS LOAN SPECIAL!

Go ahead—make your list and check it twice. Our 5-for-5 Christmas Loan Special is here to help you take your budget from tight to just right.

This special loan is only available from November 1, 2023, through December 29, 2023, so don't delay. Contact a member service representative for details and application information.

*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 5 AT 2:00 A.M.**

Don't forget to set your clocks back one hour before you go to bed Saturday night.



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 2023

Dividend Rates

	APR*	APY*
Shares	0.05%	0.05%
IRAs	0.40%	0.40%
Amazing Savings		
\$2,000-\$19,999		
.....	1.60%	1.61%
\$20,000-\$49,999		
.....	1.75%	1.76%
\$50,000+		
.....	1.95%	1.96%

*APR = Annual Percentage Rate.

APY = Annual Percentage Yield.

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



Here, There - We're EVERYWHERE!

Anywhere you go or dream of going, Port City Federal Credit Union is already there. Join us with PCFCU online and mobile banking services, and enjoy the convenience of everywhere banking.

Online Banking | Mobile Banking | Bill Pay | 24-Hour ATMs
Remote Deposit Capture | Online Loan Applications

Check your balance, transfer funds, pay bills, deposit checks, apply for loans, and more with PCFCU online and mobile banking services.

VISA

VISA GIFT CARDS

That's a Wrap

Finish your holiday shopping in one stop with a stack of VISA® gift cards from Port City Federal Credit Union. Stop by to stock up today!

Exclusive Member Discounts - Just for you!

We are happy to bring you member discounts on tax prep solutions this tax season!

Members can **save up to \$15 on TurboTax*** federal products when you scan the QR code shown.

New H&R Block clients save \$25 on in-office tax prep services and **returning clients get the Tax Identity Shield® add-on for FREE** (\$35 value). **

Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org today!



Love My Credit Union®
rewards

*Visit <http://turbotax.intuit.com/plp/loy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2022.

Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

**A new client is an individual who did not use Block Advisors or H&R Block office services to prepare their 2021 return. Valid at participating U.S. offices for an original 2022 personal income tax return for new clients only. Tax Identity Shield terms, conditions, and limitations apply. Discount may not be combined with any other offer or promotion. Void if transferred and where prohibited. Coupon must be presented prior to completion of initial tax office interview. No cash value. Expires October 17, 2023. OBTP#B13696. ©2023 HRB Tax Group, Inc.



Holiday Skip-A-Pay is Back!

Holiday Skip-A-Pay is back! Get all the cash you need for the holiday season by choosing to skip your PCFCU loan payment(s) for the month of November, December, or January with our Holiday Skip-A-Pay Program.

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 2023
☐ DECEMBER 2023
☐ JANUARY 2024

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2023
☐ DECEMBER 2023
☐ JANUARY 2024

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP ☐ NOVEMBER 2023
☐ DECEMBER 2023
☐ JANUARY 2024

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 _____