

Current interests

PORT
CITY



Federal
Credit Union

January 2024

You're Invited!

DO MORE IN

2024

No matter what 2024 holds on your horizon, Port City Federal Credit Union has a low-rate loan to help with everything that comes your way.

Auto Loans

Personal Loans

Home Loans

Credit Union Credit Cards

And More!

For all your needs, wants, dreams, and dos, we've got a loan to help you tackle it all. Visit www.portcityfcu.com or stop by the Credit Union to see what's available to you today.



Holiday Closings

PRESIDENTS' DAY
MONDAY, FEBRUARY 19

Quarterly Quote

"It's not the employer who pays the wages. Employers only handle the money. It's the customer who pays the wages."

-Henry Ford

DAYLIGHT SAVING TIME REMINDER

Daylight saving time ends SUNDAY, MARCH 10 AT 2:00 a.m.
Remember to set your clocks ahead one hour before you go to bed Saturday night.

80th Annual Meeting

We hope you will make plans to join us for PCFCU's 80th Annual Meeting. It will be a wonderful opportunity to meet fellow members and learn more about your credit union while enjoying a delicious buffet dinner. We look forward to seeing you there!

DATE: Saturday, March 2, 2024

LOCATION: Polish Falcon Lodge
1014 W. Hackley Ave.

TIME: 6:30 p.m. Buffet Dinner
8:00 p.m. Business Meeting
followed by Door Prize Drawings

Tickets are \$10.00 each (sales are limited to members and immediate family). 175 tickets will be available for purchase at the Credit Union January 8 – February 23, 2024.

Anyone wishing to run for a position on the Board of Directors may contact the Nomination Committee Chair, Ann Terwilliger at 231-788-5470.

TIMELY TAX TIPS

- **Make final IRA contributions for 2023.** You have until April 15, 2024, to contribute to your 2023 IRA. Please be sure to specify that you are making a 2023 contribution.
- **File electronically.** Electronic returns are safe, secure, and processed faster than paper returns, so you can rest easy knowing your taxes are filed safely and promptly. Plus, if you're expecting a tax refund, you can expect to receive your e-return several weeks sooner than if you were to file by mail.
- **Choose direct deposit.** You can choose to have your refund split between multiple accounts, making it easy to automate your savings. Simply provide your credit union account number(s) and our routing number: 272483060.



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

4th Quarter 2023

Dividend Rates

	APR*	APY*
Shares	0.10%	0.10%
IRAs	0.50%	0.50%
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.



INTUIT
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Exclusive Member Discounts - Just for you!

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.

Members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products. Get started with TurboTax today!

Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep. Get your H&R Block coupon now and save!

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

Simplify & Save

When it comes to saving money, everyone can appreciate a simple way to do it. With Port City FCU by your side, the opportunities to simplify and save are plenty.

Debt Consolidation – Combine high-rate debts into one low-rate loan to not only save on interest charges but also simplify your monthly payments in one easy-to-pay loan.

Balance Transfer – The PCFCU VISA® credit card features a convenient no-fee balance transfer option, so you can transfer any outstanding high-rate credit card balances and start saving with our low fixed rate.

Loan Refinance – If you hold an auto loan at another financial institution, bring your loan to us to see if refinancing to a PCFCU auto loan can help you start saving money.

To learn more about our simplify and save financial options, visit www.portcityfcu.com or stop by the Credit Union to speak with a member service representative.



TIME TO CHECK YOUR CREDIT SCORE

If you haven't requested your free credit reports from each of the nationwide credit reporting companies – Equifax, Experian, and TransUnion – in the last 12 months, you can request yours today!

Here's how:

- Visit annualcreditreport.com
- Call 1-877-322-8228
- Complete the Annual Credit Report Request Form and mail to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

