

# Current interests

PORT  
CITY



Muskegon, Michigan

**Federal  
Credit Union**

April 2024

## You Have Arrived at Your Destination

Looking for adventure? It's right here! Our low-rate vehicle loans feature the simple, affordable financing you need to hit the road to adventure today.

We offer affordable financing for:

AUTOS | BOATS  
RVs | MOTORCYCLES  
AND MORE

Apply online at [www.portcityfcu.com](http://www.portcityfcu.com) or stop by the Credit Union to speak with a member service representative today.



## Holiday Closings

**MEMORIAL DAY**  
MONDAY, MAY 27

**JUNETEENTH**  
WEDNESDAY, JUNE 19

**INDEPENDENCE DAY**  
THURSDAY, JULY 4

## Quarterly Quote

"I'd like to live  
as a poor man with money."

-Pablo Picasso

## With Time Comes Change!

**Manager/CEO Erin Bedwin  
announces retirement, new CEO  
Ashton Person takes the helm!**

It is with both a heavy heart and sense of pride that we announce the retirement, as of June 30, 2024, of our beloved Manager and CEO, Erin Bedwin, after nearly four decades of dedicated service to our Credit Union. Erin has been an integral part of Port City since November of 1985, and her leadership has shaped the very essence of the organization.

Throughout her tenure, Erin has exemplified unwavering commitment, guiding the Credit Union through both prosperous and challenging times with grace and wisdom. Her vision, passion, and tireless efforts have propelled us forward, ensuring our members receive the highest standard of service and care.

In light of Erin's retirement, we welcome Ashton Person as our new CEO. Ashton comes to us from HarborLight Credit Union where she served as a Branch Manager. She holds a Bachelor of Arts from Michigan State University and a Master of Business Administration from Northwood University. Ashton is dedicated to upholding the legacy of excellence established by Erin and is committed to serving our members with the same level of dedication and integrity. With Ashton at the helm, we are confident that our Credit Union will continue to thrive and evolve, meeting the needs of our members and community with distinction.

# Happy Retirement

## Coming Soon!

**Increased Debit Card Fraud Protection**  
Fraud Alerts and Transaction Validation  
via Text or E-Mail

Beginning March 20th, you may receive text messages or e-mails to validate suspicious transactions. Follow the prompts to reply in order to avoid a temporary lock being placed on your card.

**Make Sure to Update Your Contact Information With Us!**

# 80<sup>th</sup>



## Annual Meeting RECAP

Thank you to all 106 members and their guests who attended our 80th Annual Meeting on March 2, 2024. We enjoyed a great meal, and \$800.00 in door prizes were given out. The business meeting concluded with the re-election of Robin Crawford to another 3-year term on the Board of Directors.



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)

**1st Quarter 2024**

**Dividend Rates**

	<b>APR*</b>	<b>APY*</b>
<b>Shares</b> .....	0.10%	0.10%
<b>IRAs</b> .....	0.50%	0.50%
<b>Amazing Savings</b>		
\$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.



**INSTANT DEPOSITS**  
NOW AVAILABLE!



**Around-the-Clock Access**

When you need your money, we want you to have it. With our convenient suite of electronic services, you can access your money and manage your finances when you want, where you want, how you want. That's the PCFCU way.

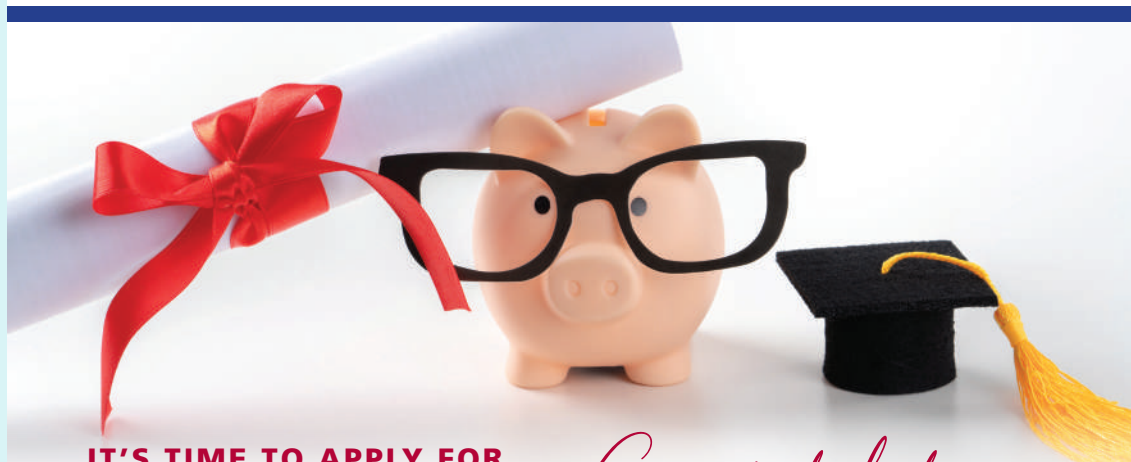
Check your balance, view transaction history, make payments, deposit checks, transfer funds, and more with:

- ONLINE BANKING
- MOBILE BANKING
- ONLINE BILL PAY
- ONLINE LOANS
- REMOTE DEPOSIT CAPTURE
- INSTANT DEPOSITS

Visit [www.portcityfcu.com](http://www.portcityfcu.com) to learn more about each of these convenient services.

**Post your pending ACH deposits early via your It's Me 247 Online or Mobile Banking account!\***

\*A \$10 service charge applies.



**IT'S TIME TO APPLY FOR PCFCU's 2024 Scholarships**

Fall will be here before you know it, which means it's time to think college! This year, Port City FCU is pleased to be offering four scholarship opportunities for members heading to college in the fall. If you're a college-bound student, we invite you to apply for your chance to win one of our four (4) \$500.00 scholarship awards.

- SmarTeen Scholarship
- Advanced Scholarship
- Joseph R. Beyrle Memorial Scholarship
- Ralph Burr Memorial Scholarship

Stop by the Credit Union office or visit [www.portcityfcu.com](http://www.portcityfcu.com) to pick up or download an application today. All applications must be returned to the Credit Union no later than April 26, 2024.

**Congratulations, 2024 GRADUATES!**

To all our 2024 grads, congratulations! We wish you the very best as you prepare to embark on your next journey. And remember, just because you're leaving your high school campus doesn't mean you have to leave your credit union accounts. Our convenient accounts and services make it easy to take us with you wherever you go.

**ONLINE & MOBILE CONVENIENCE**

Stay on top of account activity, transfer money, and more

**PCFCU DEBIT CARD**

Enjoy simple convenience when shopping and dining, without the hassle of tracking cash

**PCFCU VISA CREDIT CARD**

Build your credit while being prepared for emergency expenses