



# *Kickstart Your Savings*

The road of life is paved with many expenses, but that doesn't mean you can't meet tomorrow's goals. Port City FCU can help you avoid obstacles and hit the road running on your retirement planning. With a variety of Individual Retirement Accounts to choose from, we've got one that's just right for you.

#### Traditional | Education Roth | Roth Conversion

Stop by the Credit Union to learn more about our IRA options and kickstart your retirement today.

Holiday Closings

INDEPENDENCE DAY THURSDAY, JULY 4

**LABOR DAY** MONDAY, SEPTEMBER 2



"Habits of financial success are learnable, as all habits are, by practice and repetition."

-Shane Johnston

# Stop Dreaming, Find Your <u>New Home</u> Today!

Make moving into your dream home a reality this summer, with Port City FCU by your side. Simply stop by the Credit Union, and we'll help you determine your new home budget. From there, we'll get you pre-approved, so you're ready to say yes as soon as you find your new home.

#### PCFCU Home Loans feature:

- Fixed rates
- Flexible terms up to 30 years
- Local, personalized service
- Convenient online loan application
- And more

For current rates and mortgage information, visit <u>www.portcityfcu.</u>com or stop by the Credit Union to speak with a Loan Specialist today.



# Summer Travel Notice

If your summer plans take you out of town, please call 231.725.3312 to let us know. 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. By informing us before you go, we can place a note on your account and take the necessary steps to ensure your funds remain available as you travel.



Life's greatest moments are celebrated with gifts. Stop by the Credit Union to stock up on VISA® gift cards to fill your summer grad parties, showers, and weddings with a little more happiness.



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



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-\$49,99	99	
	1.75%	1.76%
\$50,000+		
	1.95%	1.96%
* APR = Annual Percentage Rate		

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



Summer Loan Special

# Travel & Explore

We want to help you take the Vacation of your dreams.

up to \$5,000 at 4.99% APR\* for 1 year

### Apply in Branch, over the Phone or Online

www.portcityfcu.com Phone: 231-725-3312

\*APR: Annual Percentage Rate. All loans are subject to credit approval. offer good June 1- July 31, 2024

## Avoid the Fraudsters of Summer

While you're relaxing and enjoying your summer break, fraudsters are busy working overtime. Recently, they have been turning up the heat on impersonating financial institutions through deceptive text messages and phone calls, in an effort to gain personal security information.

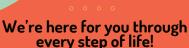
As your trusted financial partner, Port City Federal Credit Union prioritizes the security of your personal and account information. We employ multiple layers of security to safeguard our members' data, and protecting your information is our top priority.

If you suspect you have received a scam text message or phone call from Port City FCU, please hang up immediately and contact us directly at 231.725.3312 to report it.

## Hi There! It's Port City FCU... Here to tell you about all of our great products and services!

- Early Bird Program: Saving = Rewards!
  - 1 Birdie Buck for Every \$5 Deposited
    5 Birdie Bucks for Every Report Card Presented
- SmarTeen Program
- Get a \$5 Gift Card for Your Birthday!
  Get Cash for Good Grades!
- Online and Mobile Banking
- Remote Check Deposit
- Debit and Secured Credit Cards for those under 18 or Standard Credit Card with a Parent Co-Signer

   Apple/Samsung/Google Pay for Credit Cards...Coming Soon for Debit Cards!
- Youth Loans
- Travel Money Cards and Pre-Paid Gift Cards
- Just Started Your First Job? Get Started with Direct Deposit and Payroll Deduction
- ACH On-Demand Instant Deposit Get Your Money Sooner!
- Free Checking Accounts, Amazing Savings, Certificates of Deposit and more!



Ph: 231-725-3312 Text Us At: 231-495-0234 Email: memberservices@portcityfcu.com 460 W Laketon Ave., Muskegon, MI 48441 Follow Us on Facebook @ Port City FCU