

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

July 2024



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.

Stop Dreaming, Find Your New Home 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 www.portcityfcu.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.

Holiday Closings

INDEPENDENCE DAY

THURSDAY, JULY 4

LABOR DAY

MONDAY, SEPTEMBER 2

Quarterly Quote

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

-Shane Johnston



Wrap Up a Little Happiness

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.



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

2nd Quarter 2024

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.



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!



We're here for you through every step of life!

Ph: 231-725-3312
Text Us At: 231-495-0234
Email: memberservices@portcityfcu.com
480 W Laketon Ave., Muskegon, MI 49441
Follow Us on Facebook @ Port City FCU

