

Current interests

PORT
CITY



Muskegon, Michigan

**Federal
Credit Union**

October 2024

DURING THE MONTH OF OCTOBER:

WE ARE PERFORMING AN
ACCOUNT VERIFICATION
AUDIT OF MEMBER ACCOUNTS.

PLEASE CHECK THE
BALANCES SHOWN ON YOUR
STATEMENT(S) AND REPORT
ANY DIFFERENCES
WITHIN 10 DAYS TO:

PORT CITY FEDERAL CREDIT UNION
AUDITOR
1740 44TH STREET SW PMB 225
WYOMING, MI 49519

International Credit Union Day® THURSDAY, OCTOBER 17, 2024



Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On Thursday, October 17, 2024, join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®. We invite you to join us as we celebrate this special day with members. We look forward to celebrating with you!

Holiday Skip-A-Pay

The holiday season is the perfect reason to take advantage of our Holiday Skip-A-Pay program. Simply choose to skip your November, December, or January loan payment(s) and enjoy the extra cash to spread holiday cheer everywhere you go.

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.

Holiday Closings

COLUMBUS / INDIGENOUS PEOPLES DAY

MONDAY, OCTOBER 14

VETERANS DAY

MONDAY, NOVEMBER 11

THANKSGIVING

THURSDAY, NOVEMBER 28 AND
FRIDAY, NOVEMBER 29

CHRISTMAS EVE

TUESDAY, DECEMBER 24

CHRISTMAS DAY

WEDNESDAY, DECEMBER 25

NEW YEAR'S EVE

TUESDAY, DECEMBER 31

NEW YEAR'S DAY

WEDNESDAY, JANUARY 1, 2025

Quarterly Quote

"Rule No. 1 is never lose money.
Rule No. 2 is never forget
Rule No. 1."

-Warren Buffett

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 2024
 DECEMBER 2024
 JANUARY 2025

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP NOVEMBER 2024
 DECEMBER 2024
 JANUARY 2025

LOAN NUMBER _____ PAYMENT _____

MONTH TO SKIP NOVEMBER 2024
 DECEMBER 2024
 JANUARY 2025

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 _____

DAYLIGHT SAVING TIME REMINDER

Daylight saving time ends SUNDAY, NOVEMBER 3RD AT 2:00 a.m.
Remember 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 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.



Credit Union Credit Card

Christmas Comes But Once a Year Make it count with your Port City FCU VISA® credit card! Holiday bills have a way of adding up, but when you have a card like the Port City FCU credit card in your wallet, you can rest easy knowing every time you pay, you're saving and earning the easy way.

RATES AS LOW AS: **8.99%** AND **10.99%**

If you don't have a credit union credit card yet, visit portcityfcu.com to learn more or speak with a member service representative to request one today.



VISA GIFT CARDS

A Simple Way to Make the Holidays Sweeter Give the gift of a holiday shopping spree with VISA gift cards for everyone on your list. Simply stop by the Credit Union and stock up.



Love My Credit Union®
rewards



When it comes to filing your taxes, only TurboTax offers you Total Assurance™ with a maximum refund guarantee, 100% accurate calculations guarantee, and a free downloadable Audit Support Center. And since Port City FCU has multiple versions of TurboTax available for members to purchase at discounted prices, there have never been more reasons to try it out! Visit www.portcityfcu.com for complete details.



Credit Union Members
Could Save Hundreds

Liberty Mutual Insurance Provided by TruStage® Auto & Home Insurance Program

Credit union members can get trusted protection and true savings with the TruStage Auto & Home Insurance Program! Call 800-789-6286 today to see how much you can save.

Go Far This Fall
WITH A LOW-RATE AUTO LOAN

You've got places to go and things to see, and we've got the low-rate auto loan to help you get there. Port City Federal auto loans feature:

Rates as low as **4.24%**
 TERMS UP TO 36 MONTHS*

Convenient Application Process
Local Financing | And More

While other financial institutions are raising rates, Port City Federal Credit Union remains steady to help you save money. Stop by the Credit Union to see how low your auto rate can go when you finance with Port City FCU.

*APR = Annual Percentage Rate. The quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms are subject to change without notice.

