



SUMMER ISSUE 2025

Lobby Hours

Monday - Friday, 9am-5pm

Drive Up Hours

Monday - Friday, 9am-5:30pm

LOCATION

460 W. Laketon Ave
Muskegon, MI 49441

ROUTING & TRANSIT NUMBER
272483060

PHONE 231-725-3312

FAX 231-725-4694

TEXT 231-795-0234

CU*Talk 800-860-5704

memberservices@portcityfcu.com

www.portcityfcu.com

HOLIDAY CLOSINGS & SPECIAL HOURS

Labor Day: September 1, 2025
Columbus Day: October 13, 2025
Thanksgiving Day: November 27, 2025

Day After Thanksgiving:
November 28, 2025

Christmas Eve: December 24, 2025

Christmas Day: December 25, 2025

New Year's Eve: December 31, 2025

New Year's Day: January 1, 2026

QUOTE

"An investment in knowledge
pays the best interest."

- Benjamin Franklin

EXCITING CHANGES ARE COMING!

We're refreshing our look – and our commitment to you. Behind the scenes, we've been working on a brand refresh to better reflect who we are and where we're headed as your credit union. As part of this, we're excited to announce that a new logo and website will be unveiled before the end of the year! But it's not just about looks! Alongside this refresh, we're continually working to enhance our products and services to better meet your needs and help you achieve your financial goals. As always, your feedback is important to us. If you have ideas or suggestions on how we can serve you even better, we'd love to hear from you. Stay tuned – we can't wait to share what's next!



IN CASE YOU MISSED IT... Highlights from our 81st Annual Meeting

A heartfelt thank you to the 135 members and guests who joined us on March 1, 2025, for our 81st Annual Meeting. The evening featured a delicious meal, lively music bingo, and exciting door prizes. The business meeting concluded with the re-elections of Chuck Kelso and Brad Swain to another 3-year term on the Board of Directors. It was a wonderful night of connection and fun. We appreciate everyone who made it special. We hope to see you next year!



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OR VISIT
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New Member Benefit: 20% Off Online Estate Planning

Port City FCU members can get exclusive savings of 20% on any estate plan with Trust & Will. Trust & Will is the leading online estate planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning - plans can be completed in 30 minutes

Scan the QR code to get started today or visit our website at www.portcityfcu.com.



Success Credit Union is an Equal Housing and
Equal Opportunity Lender.



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



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CONGRATULATIONS TO OUR 2025 SCHOLARSHIP RECIPIENTS!

Ralph Burr Memorial Scholarship: **Kevin McCarthy**

SmarTeen Scholarship: **Rydr Westra**

Joseph R. Beyerle Scholarship: **Aiden Kutches**

Advanced Scholarship: **Sabrina Barrat**

Thank you to all that applied.

Best of luck as you embark on your next chapter!



⚠ WATCH OUT FOR THESE COMMON SCAMS:

1. **AI-Powered Scams:** Fake emails, voices, and videos made with AI can be hard to spot.
2. **Imposter Scams:** Scammers pose as friends, officials, or celebrities to steal info or money.
3. **Job Scams:** Fake job offers ask for fees or personal info—real jobs don't charge you.
4. **Tech Support Scams:** Scammers pretend your computer is infected to steal data or charge fees.
5. **Romance Scams:** Online love interests asking for money? It's likely a scam.
6. **Crypto Scams:** Promises of high returns on crypto investments are often fraud.



If Targeted, Here Are Some Things You Can Do:

- Don't Share Your Information!
- Call Your Credit Union
- Call Local Law Enforcement
- Report it: [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)
- Monitor Accounts & Change Passwords
- Visit [IdentityTheft.gov](https://www.identitytheft.gov) if you shared personal data
- Stay alert. Scammers are getting smarter—but so can you.

LOW RATES. BIG DREAMS.

Your new home starts here — apply for a mortgage today!



Regulation CC Update: Funds Availability Change Coming July 1

Starting July 1, 2025, the Federal Reserve and Consumer Financial Protection Bureau are amending Federal Regulation CC to increase the amount of funds available from certain check deposits to help keep limits in line with inflation. These changes are required by law every 5 years.

- Next-day availability will increase from **\$225** to **\$275**
 - Large deposit exception hold threshold will increase from **\$5,525** to **\$6,725**
- If you have questions, we're here to help!

BOARD OF DIRECTORS Kathy Wilkerson | Robin Crawford | Chuck Kelso | Brad Swain | Tom Sanocki

SUPERVISORY COMMITTEE Larry Bringedahl | Tom Sanocki | Jane McPherson