credit union
port city

WINTER ISSUE 2026

Lobby Hours
Monday - Friday, 9am-5pm

Drive Up Hours
Monday - Friday, 9am-5:30pm

LOCATION

460 W. Laketone 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

MARTIN LUTHER KING JR. DAY
January 19, 2026 - CLOSED

PRESIDENTS' DAY
February 16, 2026 - CLOSED

MEMORIAL DAY
May 25, 2026 - CLOSED

JUNETEENTH
June 19, 2026 - CLOSED

NEWSLETTER SCHEDULE

Going forward, our newsletters will be sent out bi-annually in January and June instead of quarterly.

YOU'RE INVITED!

We are excited to invite you to our 82nd Annual Meeting — a special occasion to reflect on the past year, celebrate our achievements, and look ahead to the future of our credit union. Whether you're a long-time member or new to our credit union family, your voice matters! We look forward to seeing you there!

Tickets are $10.00 each. Sales are limited to members and immediate family. 150 tickets will be available for purchase at the credit union beginning January 5 through February 20, 2026. Anyone wishing to run for a position on the Board of Directors may contact the Nomination Committee Chair, Larry Bringedahl at 231-557-7680.

DATE:
Saturday, March 7, 2026

LOCATION:
The Folkert Community Hub
640 Seminole Rd, Muskegon, MI 49441

TIME:
6:30 pm Buffet Dinner, 8:00 pm Business Meeting
Followed by Music Bingo with Prizes!

TAX SEASON

Important Tax Season Reminders!

- **IRS Forms 1099 & 1098**
  We'll soon be mailing out IRS Forms 1099 and 1098.
  - You'll receive a 1099 if you earned more than $10 in dividend income.
  - You'll receive a 1098 if you paid over $600 in mortgage interest.
  - Be sure to save these forms for your tax preparation.
- **Request Direct Deposit for Your Tax Refund**
  Want your refund faster?
  - Complete the direct deposit section on your tax form.
  - Use our Routing & Transit Number: 272483060
  - Refunds can arrive in as little as 10 days!

You have until April 15, 2026 to make contributions for the 2025 tax year. Contact us with any questions — we're here to help!

Port City 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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DAYLIGHT SAVINGS TIME REMINDER

Don't forget — Daylight Saving Time ends on Sunday, March 8 at 2:00 a.m.
Be sure to set your clocks ahead one hour before going to bed on Saturday night so you're ready for the time change!

DEBT CONSOLIDATION LOAN SPECIAL:

Feeling weighed down by multiple payments? We're here to help simplify things. With our Debt Consolidation Loan Special, you can combine higher-interest credit cards or personal loans into one easy, low-rate monthly payment — making it easier to manage your finances and get back on track.

We're offering personal debt consolidation loans at 5.99% APY on loan amounts up to $3,000. Consolidating debt may help lower your interest costs, reduce monthly stress, and give you a clearer path forward! Whether you're just getting started or working toward a fresh financial reset, we're here to walk with you every step of the way.

This is a limited time offer, so don't wait! Call us, stop by the credit union, or visit portcityfcu.com to apply today!

FRAUD PREVENTION REMINDER:

Stay Alert for Scams this Season! Fraud attempts tend to increase during the holidays and tax season. Remember: Port City Credit Union will never call, text, or email asking for your online banking password, verification codes, or full card numbers. If something feels off, hang up and contact us directly!

SKIP A PAY:

The winter months can bring extra expenses — from holiday shopping and travel to higher utility bills. If you could use a little breathing room, our Skip-A-Pay program is here to help! With Skip-A-Pay, eligible members can skip one monthly loan payment and keep more cash in their pockets when it matters most.

How it works:
- Choose the month you'd like to skip
- Your skipped payment will be added to the end of your loan term
- No credit check is required — just a quick, simple request
- A small processing fee applies

If you'd like to take advantage, you can complete a request via online banking, call us, or stop in! We're here to help make your winter a little brighter — and a little lighter on the wallet!

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

SUPERVISORY COMMITTEE Larry Bringedahl | Tom Sanocki | Jane McPherson