

T ip\$ and Tale\$

A monthly publication

We will be closed Thursday July 4th in observance of Independence Day.



301 North 30th Street, P.O. Box 717, Escanaba, MI 49829-0717

906-789-6400 / 888-791-6420

7126 County 426 M.5 Road, P.O. Box 717, Escanaba, MI 49829-0717

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906-863-5382

Dividend Information for July 2013

	Annual Percentage Yield	Dividend Rate
Shares	0.10%	0.10%
Share Drafts	0.05%*	0.05%*



These rates are declared by the Board of Directors and paid quarterly from available earnings.

*Remember, with LOYALTY CHECKING, you can earn up to .65% in additional dividends. Ask how today!

SAVE TO WIN

This month winners are
\$100 ~ Matthew Swanson
\$50 ~ Irene Blahnik
\$25 ~ Mary Bertucci
CONGRATULATIONS!

Esky 150 Certificate Special!!

For the month of July only you can get the following special rates on certificates. Stop in today!



15 Month Term—1.00% APY
 30 Month Term—1.50% APY



Money Market Account

Peninsula Federal Credit Union now offers Money Market Accounts! Have the flexibility to access the funds you may need while earning more interest. You can open an account with as little as \$2,500. Stop in for more details.



The credit union mission has always been to ensure secure financial choices at lower costs for members. That's why credit unions offer financial products that provide better returns on savings, reduced rates on loans and low/no fees on services. Congress wants to change all of this. DON'T let this happen! Go to the link below and let them hear your voice.

www.donttaxmycreditunion.org/take-action

Just swipe and sign!

Now through August 31st, if you fill out the form below, when you use your PFCU debit card for a signature based purchase of \$10 or more at least 25 times, you will be entered to win one of three VISA gift cards!

Name: _____

Account Number: _____

Phone Number: _____

By submitting this entry form, you are giving permission to publish your name in a future issues of "Tips and Tales" if you are chosen as a winner.



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An important message to the Class of 2013

Now that you've graduated, let Peninsula Federal Credit Union help you obtain the financing you'll need to further your education. We offer student loans. To apply, go to the website below and find the loan that matches your needs.

<http://www.custudentloans.org/peninsulafcu>



Weapons Stance

A few months ago, an episode occurred at the Credit Union that led to us temporarily declaring our branches as weapons free zones. This action led to a small but passionate response from some of our members that disagreed with this change. After taking these opposing views into consideration, the Credit Union's Board and Management decided to reverse our earlier decision to ban concealed weapons at our branches.

One of the arguments made against weapons free zones was that these bans may actually increase the likelihood of a criminal event because the criminal will feel safer in a weapons free area. Although it's debatable whether someone intending to commit such a high risk/low reward crime as armed robbery would think logically enough to consider whether someone with a concealed weapon may be present when they choose to commit that crime, a reasonable argument could be made either way.

In the future, Credit Union employees will make safety related decisions on a case by case basis. If an employee feels threatened, whether it be from seeing a visible weapon or for any other reason, they will contact authorities as soon as it's safe to do so. When authorities receive incident requests from financial institutions, they treat these calls as real threats. If they see visible weapons, they will act as if lives are in danger and that the weapon holder poses a threat, regardless of the weapon holder's intent. Doing otherwise could put their lives and the lives of bystanders in danger. The Credit Union's Board and Management will back this employee decision, regardless of whether the perceived threat was real or imagined. The reason behind this level of support is that the potential consequence of underestimating such threats is too high.

Unfortunately, society has changed to where threats to safety are becoming much too common. In the areas we serve, we have seen an increase in robbery attempts and violence over the past few years. Unlike in the past, we're not immune to these threats just because we live in a rural area.

As always, our primary concern is to provide a safe and stable place for our members to conduct their financial business and for our employees to serve them.



ScoreCard Rewards

Earn 1 point for every \$4 you spend with your Peninsula Federal Credit Union debit card and 1 point for every \$1 you spend with your Platinum Preferred or Classic VISA credit card. Ask any employee for more details or go to the website below.

www.scorecardrewards.com/general_logon.asp



Go to <http://www.lovemycreditunion.org/Credit-Union-Auto-Club-972.html> to learn more about the Credit Union Auto Club benefits today!

Credit Union Auto Club
Always Here When You Need Us.

Worry free driving with Credit Union Auto Club.

Enroll today!

When car shopping, it is always a good idea to be educated about the vehicle you intend to purchase.

That is why PFCU offers our members CarFax vehicle history reports at a discount. We also offer GAP insurance that gives you extra protection in the event of an accident. Life and Disability Insurance are also available on most loans. If you are in the market for an auto loan, don't forget to ask our loan officers about these great products!

SHOW ME THE CARFAX
CARFAX
VEHICLE HISTORY REPORTS

A WEALTH OF INFORMATION FROM A QUALIFIED SOURCE



Geno Maino
MEMBERS Financial Services Representative

Just as your lifestyle and goals are different from other people, so are your financial needs ...

MEMBERS Financial Services Program
Located at: *Peninsula Federal Credit Union*
7126 County 426 M.5 Road, Escanaba, MI
Phone (906) 789-6400 FAX (906) 786-8057

The MEMBERS Financial Services Program is here to help you address your unique needs. Whether you are just beginning a family, paying for a child's education or nearing retirement, our financial advisors are here to help. Our retirement, insurance and investment services are designed for you, our credit union members, in mind. To find out more, call Geno Maino today!

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. Non deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR120907-6245

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www.saveup.com/peninsulafcu



THANK YOU!

This year's Member Appreciation Day was a huge success! We would like to thank everyone who took time out of their busy lives to stop by and enjoy good food, good company and good times. See you next year!

Employee Spotlight

Amanda

My name is Amanda and I have worked at Peninsula Federal Credit Union since 2007. When I started at the Credit Union, I was at our Main Branches teller line. Although I enjoyed helping the members, I was very interested in the "back shop" workings of the Credit Union. I moved to the accounting department about a year after I began and have loved every minute of it. When I am not at work, I enjoy spending time with my horses, giving horse riding lessons, volunteering as a leader for 4-H and spending time with my family.



17 staff members from Peninsula Federal Credit Union participated in the United Way Mini Golf Tournament Fundraiser at the Family Fun Park in Escanaba on May 30th. All funds donated are distributed to sixteen local non-profit agencies. You can go to the website below to find out how you can get involved.

www.uwdelta.org



Employee Recognition

May

Debbie Edwardsen -29 years Andrea Pepin -3 years
Ashley Hoffman -3 years Mandy Lindstrom -2 years

June

Leonard Smith - 31 years Andrea Bell – 1 year

July

Ann King -14 years Kim Kareckas -14 years
Cheryl Beyer –1 year

VISA GIFT CARD DRAWING

Once a month this Credit Union selects a lucky member to receive a \$30.00 VISA Gift Card. Simply fill in this coupon or one available at any of our offices and deposit it in the drawing box. This month's winner is Diane Woolford.

VISA GIFT CARD GIVEAWAY

By submitting this entry form, you are giving permission to publish your name in a future issue of "Tips and Tales" if you are chosen as a winner.

Name _____
Phone _____

Let's Talk Statistics as of May 2013

Total Assets	\$115,974,019
Total Loans Outstanding	\$83,837,522
Member Share Deposits	\$100,782,417
Number of Members	10,427