



T A monthly publication
ip\$ and Tale\$

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

We will be open regular
Saturday hours July 5th.



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

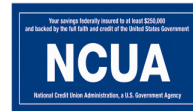
906-786-2732 / 888-547-2732

3700 10th Street, P.O. Box 367, Menominee, MI 49858-0367

906-863-5382

Dividend Information for July 2014

	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!

Get **PRE-APPROVED** and
put yourself in the
driver's seat!



Stop by
and see
a loan
officer
today!

SAVE TO WIN

This month winners are:

\$75 ~ Dennis Pearson
\$25 ~ June Kirschner

State wide winners:
\$50 ~ Thomas Pietsch
\$50 ~ Sharon Martin
\$50 ~ Craig Thompson



CONGRATULATIONS!

Next month's winner
could be you!



Please join us Friday, July 18th for another Member Appreciation event. We will be serving ice cream at all three branch offices from 11am -5 pm. Watch for more information on other Member Appreciation events all summer long in our monthly addition of Tips & Tales!

Thank you!



Use your  earn \$

Now through September 30th, when you fill out the form below and return it to any PFCU location, when you use your PFCU debit card for a signature based purchase a minimum of 20 times, you will be entered to win a \$100 or a \$50 VISA gift card each month during the promotional period!!

Name: _____

Account Number: _____

Phone Number: _____

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

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, Classic VISA or VISA Business credit card. Ask any employee for more details or go to the website below:
www.scorecardrewards.com





Fraud Detection Upgrade

As part of our continuing effort to bring the best technology and service to our members, we at Peninsula Federal Credit Union are upgrading our Fraud Detection and Notification System. Beginning Monday, June 2, 2014, the new system will provide more immediate attention to notify our members faster when fraud is suspected. The notification portion of the system includes a state-of-the-art automated assistant to help our members review transactions and confirm their spending activity on Debit Cards.

If you receive a notification call from our automated assistant, whom we have nick-named Jill, please work with her to answer questions regarding recent card activity. Please also be aware that our Card Member Security team that provides fraud alert management is available 24 hours per day, 7 days per week should you need assistance from a live agent.

If suspicious transactions are identified as fraudulent, calls will be transferred to our outstanding member support team at Card Member Security to help you take the necessary precautions to protect your cards and related accounts. If the recent activity is legitimate, members will be able to close the case with the phone attendant using their touch-tone phone. Thank you for your support through this upgrade and, as always, thank you for being a member of Peninsula Federal Credit Union.

Important Notice

The credit union recently received notification from CMFG Life Insurance Company they have decided to discontinue providing their loan protection and life savings products to credit unions, effective December 31, 2014.

Several years ago, the credit union made the difficult decision to discontinue offering these complimentary products to our membership on loans granted and deposits made to regular shares on or after September 1, 2009. As part of that decision, the credit union decided to grandfather existing coverage tied to regular share and applicable loan balances until one of the following occurred:

- Corresponding regular share balances were withdrawn
- Corresponding loan balances were either paid or refinanced
- Either the credit union or insurance carrier decided to discontinue coverage.

CMFG Life Insurance Company has agreed to provide you with the option to convert any existing Life Savings coverage to a guaranteed issue Primary Protection Plan. This new policy would provide life insurance coverage up to \$3,000. If you decide to take advantage of this conversion option, you must apply by January 31, 2015. You would be responsible for premium payments and your new policy would be effective after you complete the application process. Your premiums would be based on your age at the time of application.

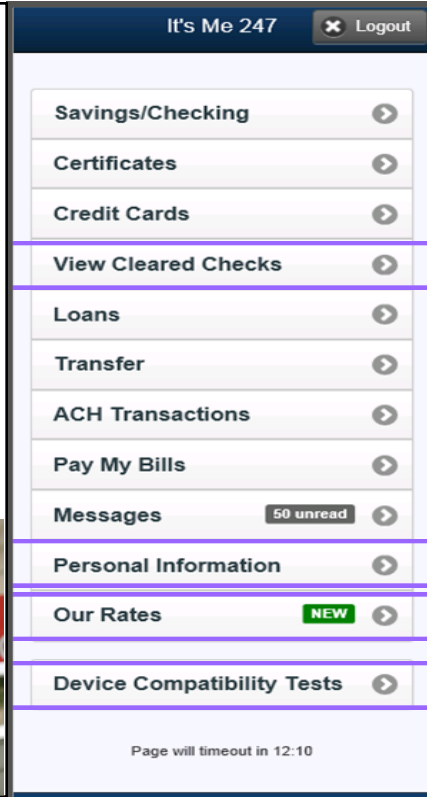
Conversion is simple. Just request, complete, and return an application with your first premium payment directly to CMFG Life Insurance Company by January 31, 2015, in order to receive coverage. To request an application, call 1-855-728-5205 to speak with a fully licensed insurance representative. Their staff will review your situation with you and provide guidance to ensure you have the right type and amount of insurance protection for you and your family based on your current and future needs.

If you have questions about this notice, please contact CMFG Life Insurance Company at 1-855-728-5205.



We are now offering Member Business Loans!

Stop in at our 301 North 30th Street location, or call 906-789-6400 for more information on how we can help your business grow!



Welcome To Convenience!

Our mobile app now offers several new features members can access from almost anywhere!

Now, from the ease of your mobile device you can:

- Apply for a loan
- View our current rates
- View if a check has cleared
- Update your personal information
- Check the compatibility of your mobile device with the features offered.

Plus members can still access all of our other great features like mobile deposit and bill pay.

Simply download our mobile app, log into It's Me 24/7 at the bottom of our homepage and enjoy doing all of your banking right from the convenience of your mobile device.

WHAT WILL YOU DO WITH YOUR MATURING CD?

A Message from the Peninsula Investment and Retirement Services

Is your credit union CD maturing? Are you looking for alternative investment options? Do you need an objective opinion from someone that knows about investments?

Look no further. Peninsula Investment and Retirement Services*, located at Peninsula Federal Credit Union, can help you determine what to do with the money from your maturing CD. We offer a variety of investment options and provide assistance in helping you determine your financial goals.

With so many investment options available, it's sometimes hard to sort through them all and feel confident in your decision. The objectivity and experience of a professional can help make you feel confident in your decision.

Through the Peninsula Investments and Retirement Services, you have access to a variety of insurance and investment options:

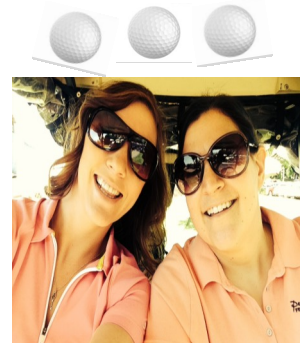
Mutual Funds	Variable and Fixed Annuities
Brokerage Accounts	Stocks and Bonds
IRAs	Life Insurance

Contact the Peninsula Investment and Retirement Services representative, Geno Maino, at 906-789-6400 today for more information or to schedule a no-cost, no-obligation appointment.

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** FR080106-7339-INT (0513)



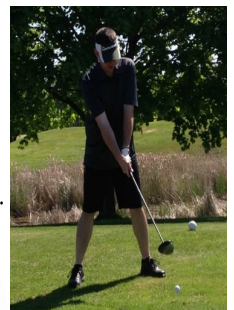
The Delta Chamber of Commerce held it's 21st Annual Golf Classic at the Escanaba Country Club on June 5th. Events started off at 11 am and included a full day of golfing, socializing and some great sporting fun. Fundraising efforts like this allow the Chamber to enhance the benefits of membership without increasing annual dues. To learn more about ways to get involved, visit www.deltami.org.



Pictured above are employees Brooke M. and Amanda K. taking time out from golfing to pose for a photo!

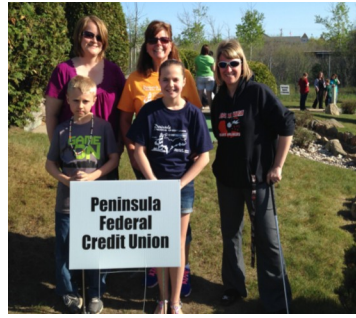


Shown to the left is CEO Jim Veneskey winding up for a great shot. To the right, Tom B. lines himself up for a drive.





Pictured left is employee Jennie's daughter Ava and employee Kim's children Spencer and Mary, getting ready to golf. To the right are employees Julie with son Nathan, Debra with daughter Nina, along with McKinze, standing next to PFCU's sign on the golf course.



Employee Spotlight



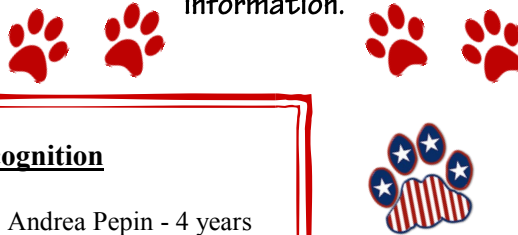
My name is Ashley Hoffmann and I have worked at Peninsula Federal Credit Union for four years. I grew up in Cornell and now reside in the Gladstone area. In my spare time, I like being outdoors as much as possible. I enjoy hiking, camping, kayaking and fishing. I also love music and like to play the keyboard. I started at PFCU as a part-time teller then gradually started working with opening accounts and helping members with loans. This led me to the current position I maintain as a MSR III. I enjoy this position because it allows me the ability to assist members in opening new accounts, IRA's, loans and mortgages. I enjoy working with my co-workers and being able to help our members achieve their financial goals.

24 staff members from Peninsula Federal Credit Union along with some family members, participated in the United Way Mini Golf Tournament Fundraiser held at the Family Fun Park in Escanaba on May 29th. All funds donated are distributed to local non-profit agencies. You can go to the website below to find out how you can get involved.

www.uwdelta.org



The annual Bark in the Park was held on Saturday June 1st at 1:00 pm down at Ludington Park. PFCU staff along with some family members and their pets joined in to help raise funds to support the local animal shelter. If your looking to adopt a pet or possibly make a donation, go to www.deltaanimal.org for more information.



Employee Recognition

May

Debbie Edwardsen - 30 years Andrea Pepin - 4 years
Ashley Hoffman - 4 years Mandy Lindstrom - 3 years

June

Leonard Smith - 32 years Andrea Bell - 2 years
Amanda McMillie - 1 year McKinze Mott - 1 year
Megan Clark - 1 year

July

Ann King -15 years Kim Kareckas -15 years
Cheryl Beyer - 2 years Brooke Milkiewicz - 1 year
Jessica Iraneta - 1 year Kristi Feger - 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 the coupon on the bottom left or one available at any of our offices and deposit it in the drawing box. This month's winner is Pat Rudden. CONGRATULATIONS!

**Let's Talk Statistics
as of May 2014**

Total Assets	\$120,845,345
Total Loans Outstanding	\$91,216,704
Member Share Deposits	\$105,299,078
Number of Members	10,609

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" and our Facebook page if you are chosen as a winner.

Name _____
Phone _____