

Tip\$ AND Tales\$

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A monthly publication of the
PENINSULA FEDERAL CREDIT UNION



301 N. 30th St. (906) 789-6400/888-791-6420 & Co. Rd. 426, Escanaba (906) 786-2732/888-547-2732 or 180 1st St., Menominee (906) 863-5382

DEBIT CARDS ARE THE NEW "TRAVELER'S CHECKS"

We no longer offer Traveler's Checks to our members, but we do offer ATM/Debit cards to qualified members.

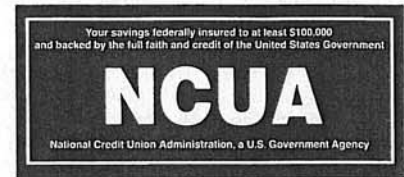
With the use of an ATM/Debit card, you not only have the convenience of cash after hours, but the hassles involved in carrying your checkbook, writing out a check, producing ID and getting a check approved are eliminated and an entire transaction can be completed in just seconds. Every purchase and ATM withdrawal appears on your monthly statement, including dates, places and amounts, so you can easily track your spending. There's no longer a need to carry large sums of cash or your checkbook everywhere you go.

If you are planning a vacation in the near future, stop in to one of our offices to fill out an application. It's free and if you need help in learning how to use the card, you can make an appointment by calling 789-6400, 786-2732 or 863-5787.

DIVIDEND INFORMATION PROJECTED FOR APRIL 2008

| | ANNUAL PERCENTAGE YIELD | DIVIDEND RATE |
|--------------|-------------------------|---------------|
| Shares | .50% | .50% |
| Share Drafts | .25% | .25% |
| IRA | 2.02% | 2.00% |

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



**THE SATURDAY DRIVE-THRU NOW HAS AN
ATM ONLY LANE AND FOUR DRIVE-THRU LANES.
PLEASE UTILIZE ALL FOUR LANES
FOR FASTER SERVICE.**

RECOVERY REBATE LOAN SPECIAL

March 1 through April 30, 2008

Recovery rebates will be sent out in May due to the passing of the Economic Stimulus Package. Benefits will range from \$300 to \$1200 with an extra benefit of \$300 per child.

We say — **WHY WAIT!** Let's get the ball rolling. Peninsula Federal Credit Union is offering this loan special:

- We will loan you the full amount of your recovery rebate.**
- You may take out a one-payment note with the full amount due on August 1, 2008. The interest rate will be 4.0% APR. A \$1200 loan will accrue interest of \$21.00.*
- You may take out a one-year loan with monthly payments at 5.0% APR. A loan for \$1200 will have a **OR** monthly payment of \$102.73* with a total finance charge of \$32.68.*

Use the money now to help offset those high heating bills and fund that winter vacation.

Peninsula Federal Credit Union – Lighting the way to your future!

* Approximately

** All loans subject to approval

MAKE PLANS TO ATTEND OUR MEMBER APPRECIATION DAY AND ICE CREAM SOCIAL

Mark your calendar now to join us in the Ruth Butler Building at the U.P. State Fairgrounds on Wednesday, June 11, 2008. Food, ice cream, Abra Cadabra Kids games and prizes for all.

ATTENTION ALL MEMBERS

IMPORTANT INFORMATION ON PAGE 2
"PRIVACY NOTICE AND DISCLOSURE"

Peninsula Federal Credit Union — *Privacy Notice and Disclosure*

Peninsula Federal Credit Union is committed to provide you with financial products and services to meet your financial goals. We are required by federal law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services. If you have any questions after reading it, please contact us at (906) 789-6400, (906) 786-2732 or (906) 863-5382.

Information We Collect And Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all the information we collect as indicated below.

Our commitment to provide you with competitive products and services may require that we share information about you with our affiliate, CU*Answers, which provides data processing services, or our affiliate, Service Centers Corporation/Co-Op Network, which provides shared branching and ATM/debit card services.

We may also disclose all the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties.

We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the credit union, or to protect the security of our financial records.

Disclosure of Information About Former Members

If you terminate your membership with Peninsula Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What Members Can Do To Help

Peninsula Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!

Cash Loans for SPRING NEEDS



Don't delay. We have money available and offer fast, friendly and confidential service.

Cash loans are available today! Call or stop in and simply tell us "how much". We'll need a few hours to complete the details and, upon approval, we'll have the money waiting for you.

If you need extra cash for:

- car repair
- a vacation
- new clothing
- school expense
- home improvement
- medical bills
- insurance
- dentalwork
- you name it!

OWE UNCLE SAM SOME MONEY?

Uncle Sam wants what is due, nor more, no less, and there are penalties for late payment.

If you need extra cash for taxes or any other purpose, call or stop in. Give us a short time to complete the details and, upon approval, the money will be waiting when you return.

We have loans for property taxes, too!

FOR SALE

We now have Credit Union logo hats and T-shirts. These items are available for purchase at the 301 North 30th Street office in Escanaba. Pick one up today and let everyone know that you are a proud member of our "Credit Union Family."

THE BOARD OF DIRECTORS HAS WAIVED ALL ATM/DEBIT TRANSACTION FEES, WITH THE EXCEPTION OF INTERNATIONAL (FOREIGN COUNTRY) TRANSACTION FEES, THROUGH JULY 31, 2008.

HIGH SCHOOL SENIORS...



Are You College Bound?

Have you filled out and mailed your FAF Form?

High school graduation is just around the corner and college doesn't start until August, but now is the time to start the ball rolling for students that will be going to college in the fall.

You will need to fill out your FAF forms (available at high schools and colleges) even if you do not expect to get financial awards. All student loans, whether subsidized or unsubsidized, will need this information to be processed.

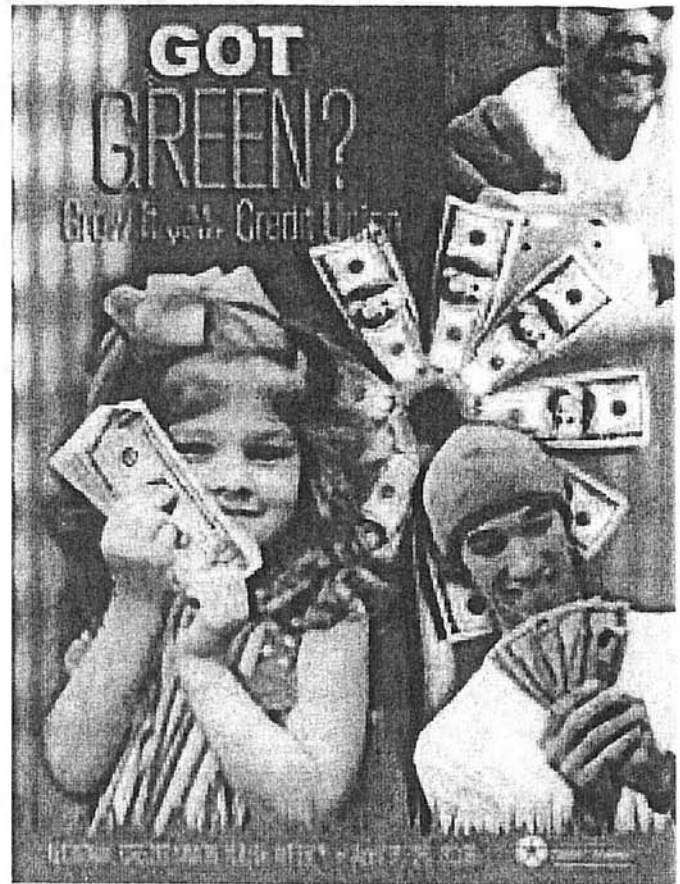
Also, check with the college that you will be going to and find out if they are direct lenders. If so, you will need to apply to the college for your student loans. If they are not direct lenders, you will need to apply for your student loans through a financial institution like this credit union.

Our loan officers will be happy to help you get through the paperwork. The main thing is that you plan ahead and do not wait until the last minute to arrange your financing.

In addition to the Stafford and Plus loans, we have education loans available for books, tuition, vehicles or whatever else comes up. **We are proud of our student members and want to do whatever we can to assist them on their journey.**



The Perfect Graduation Gift!



Youth Week is April 20-26 Ages 5-12

Come in during **Youth Week** and make a deposit to your account. Just for making a deposit, we'll give you a packet of seeds and a paper board game to have a little fun with.

You can also **win a \$50 Savings Bond** by taking part in our coloring contest. The picture to color will be mailed in early April. If you didn't get a picture in the mail, stop in at one of our 3 offices to pick one up and turn it in during Youth Week.

Also, if you aren't already a member of the "Lighthouse Club," come in and join. You can earn rewards for each deposit you make to your account and then redeem the rewards for a prize.

Youth Week is for our Teens, too!

Learning to save at an early age is important for teenagers who are just starting to go out into the work world.

We also have a club for teens ages 13-17. Join the "Money Matters Savings Club" and receive 5 free music downloads from the E-Music Library just for joining.

NO-FEE VISA GIFT CARDS

Available through June 30, 2008
in amounts from \$25.00 to \$750.00

STAFF

Robert Maxon, President/CEO
 Kathy Callahan, Operations Officer
 Debbie Edwardsen, Office Manager
 Carol Arsineau, Branch Manager
 Linda Leisenring, Loan Manager
 Connie Penozo, Loan Officer
 Michelle Winkelbauer, Loan Officer
 Karen Derouin, Loan Assistant
 Pamela Jodocy, Loan Assistant
 Barb Buckland, Accounting Supervisor
 Debra Doubek, Administrative Assistant
 Ann King, Accounting Clerk
 Martha Greis, Secretary
 Julie Whipple, Head Teller
 Kim Kareckas, Head Teller/VISA Coordinator
 Kim Parker, Delinquency Clerk
 Chris Hockin, Teller
 Chris Smajda, Teller
 Cheryl Comeaux, Teller
 Debra Kregelka, Teller
 Mary Nelson, Teller
 Kim Holden, Teller
 Angie Lambert, Teller
 Mary Boucher, Teller
 Lois Brei, Teller
 Amanda Hughes, Teller
 Tina LaCanne, Teller
 Nicki Detiege

BOARD OF DIRECTORS

Betty Trudell, Chairman
 Ron Nelson, 1st Vice-Chairman
 Allan Ogren, 2nd Vice-Chairman
 John Greis, Treasurer/Financial Officer
 Sue Standing, Secretary
 James Hughes, Jr., Director
 Keith Marenger, Director

About Our Staff April Employee Recognition

Chris Smajda – April 1 – 6 years
 Julie Whipple – April 5 – 13 years

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 office and deposit it in the drawing box.

This month's winner is Hazel Gillis. The next lucky winner will be drawn at the end of April.

VISA GIFT CARD GIVEAWAY

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

Name _____

Phone _____

Clip & Save

Peninsula Federal Credit Union

P.O. Box 717 • Escanaba, MI 49829-0717

ESCANABA OFFICE

301 N. 30th St., Escanaba
 906-789-6400
 1-888-791-6420
 Fax 906-789-6410

Lobby

Monday thru Friday 9:00 - 5:00
Drive-thru
 Monday thru Friday 8:30 - 5:30
 Saturday 9:00 - 12:00 Noon

MILL OFFICE

Co. Road 426, Escanaba
 906-786-2732
 1-888-547-2732
 FAX 906-786-8057

Lobby

Monday thru Friday 9:30 - 5:00

Drive-thru

Monday thru Friday 9:00 - 5:00

MENOMINEE OFFICE

180 1st St., Menominee
 906-863-5382
 Fax 906-863-6545

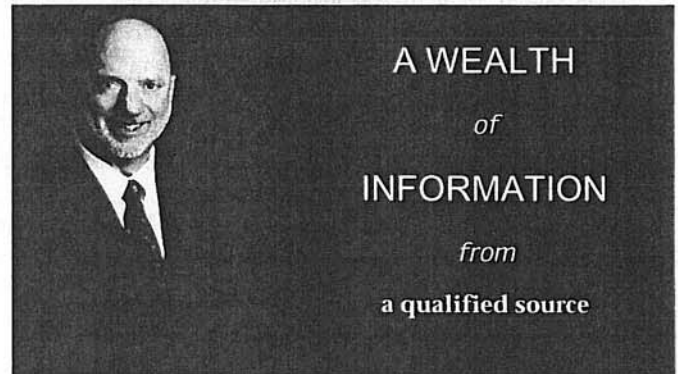
Lobby

M - T - W - F
 9:00 - 5:00 CST
 Thursday 8:30 - 5:00 CST

Let's Talk Statistics

As of February 29, 2008

| | |
|-------------------------|-----------------|
| Total Assets | \$92,323,659.34 |
| Total Loans Outstanding | \$58,860,159.87 |
| Member Share Deposits | \$78,152,582.12 |
| Number of Members | 11,046 |
| New Members | 46 |



Need help with financial management and investment planning? An experienced professional with backing and support from hundreds of specialists and experts in insurance and financial management can provide the guidance and information you need. So make the contact today!

The MEMBERS Financial Services Center

Located at: Peninsula Federal Credit Union
 7126 County Road 426 M.5 Road

Len Raskin

MEMBERS Financial Services Representative
 Phone (906) 789-6400 Fax (906) 786-8057



Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. **Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.** FR070230-13FS