



Tip\$ and Tales

VOLUME 44

MARCH 2009

NUMBER 3

301 N. 30th St., (906)789-6400/888-791-6420 & Co. Rd. 426, Escanaba (906)786-2732/888-547-2732 or 3700 10th St., Menominee (906)863-5382

Just file it! We'll help.

FREE INCOME TAX PREPARATION PROGRAM PROVIDED BY YOUR CREDIT UNION!

Beginning January 20, 2009, we will make available on our Web site, www.peninsulafcu.com, a free tax preparation program that will enable eligible individuals and families to file their state and federal income tax. **There is no cost to you.**

We Can Help.

Peninsula Federal Credit Union is providing free tax preparation services for its members. You must have your own e-mail account to use "I-CAN! E-File". There are some limitations as to who can use this site to file.

You should NOT use 'I-CAN! E-File' if you...

- own a business; are a church employee or clergy member; sold Real Estate in the tax year; or your employer has a non-US address. Individuals with disabilities or in the military may be eligible for tax credits not included in 'I-CAN! E-File'. A small number of people should not use 'I-CAN! E-File': persons who are blind because there are complicated credits this person may be eligible for and 'I-CAN! E-File' cannot complete these forms. Employees whose employer contributes to child care costs; and Self-employed individuals if they want to amortize equipment or itemize deductions.

What tax information do I need?

Your Social Security number; your spouse's and children's names as they appear on the Social Security card and their Social Security numbers, all forms that show the income you received in the past year. These may include: All W-2's from employment for you, your spouse, and your children; bank statements, which show interest earned on deposits; 1098Ts, which list educational expenses; your unemployment statements. Child care information such as: name, phone number and address of child care facility or individual; amount paid during the year for child care; federal taxpayer identification number or Social Security number of facility or individual.

What steps take place in the filing process?

First, you will create an account with your name and Social Security number. Next, you will answer questions for your federal and then state return. Then you will print and review your return to make sure it is complete and correct. Once you are satisfied you can mail or e-file your return. If you e-file your e-file status will then be "PENDING". The NEXT step if you e-file is to come back to the website in 2-3 days and click on Check My E-file Status on the right of the screen. **1HP U67 YOUR TAX RETURN IS NOT FILED UNTIL YOUR E-FILE STATUS IS ACCEPTED.** If your status is "pending" or "rejected" this means you have not yet filed your return according to the IRS. If you choose not to e-file you can print your forms and mail them.

ESCROW ACCOUNTS

For those of you who have escrow accounts with the Credit Union, please bring in your tax and insurance bills **prior** to when they are due so that we can pay them for you.

Remember: you must bring in your bills for us to pay!

DIVIDEND INFORMATION PROJECTED FOR MARCH 2009

	<u>ANNUAL PERCENTAGE YIELD</u>	<u>DIVIDEND RATE</u>
Shares	.50%	.50%
Share Drafts	.25%	.25%
IRA	1.51%	1.50%

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

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

ELECTION of the BOARD OF DIRECTORS 2009
The 68th Annual Meeting was held at the Island Resort & Convention Center on Saturday, February 7, 2009. Approximately 250 members attended the sit-down dinner and enjoyed the performance of Illusionist, REZA. Elected to the Board of Directors were John Greis, James Hughes, Jr., and Ron Nelson. They will serve with incumbents Betty Trudell, Susan Standing, Allan Ogren, and Keith Marenger. We would like to thank Sharon Gray for running for the Board of Directors. At the reorganization meeting held on February 9, 2009, officers elected were Betty Trudell, Chairman; Ron Nelson, 1st Vice Chairman; Allan Ogren, 2nd Vice Chairman; Susan Standing, Secretary; and John Greis, Treasurer and Financial Officer. Appointed to the Supervisory Committee were Chairman Susan Standing, Sean Reese, Beverly MacGillis, Emil Ogren, and June Kirschner.



**Daylight Savings
Time BEGINS
on March 8th!**

SPRING begins on March 20th!

In Escanaba, the Saturday drive-thru now has a lane only for ATM and 4 drive-thru lanes. Please utilize all 4 lanes for faster service. MENOMINEE now has Saturday drive-thru service! If you are in the drive-thru and need assistance, PLEASE push the TELLER CALL button.



HELP YOUR CHILDREN LEARN TO SAVE... AND WE'LL GIVE THEM A REWARD!

AGES 5 – 12 can join the “**Lighthouse Club**” and earn stamps to redeem for prizes. Deposit \$5-\$25 you will receive 1 stamp; \$26-\$50 you will receive 2 stamps; and over \$50 you will receive 3 stamps! Stop in and join Cash and Dollar today!

AGES 13 – 17 can join the “**Money Matters Savings Club**” and get McDonald’s Arch Card OR a Willow Creek Cinema or Pine Tree Mall Cinema Gift Card to catch the movie of your choice! Stop by to receive your Teen Club Card and join the Peninsula Federal Credit Union Teen Club today!

FREE TAX HELP

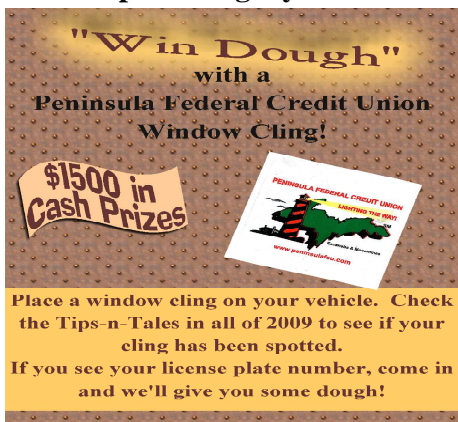
AARP Tax-Aide will be available at the Escanaba Public Library beginning 2/10/09. Register at the desk or call the library at 789-7323 to sign up.

ARE YOU MOVING?

ARE YOU GOING SOUTH FOR THE WINTER?
PLEASE REMEMBER, the Post Office **CANNOT** forward statements even if there is a forward order on file. All you have to do is stop in or call and we can set this up for you. If you fail to notify the Credit Union in writing or by phone prior to moving and your mail is returned to us by the Post Office, you will be charged a \$5.00 return fee.

“WIN DOUGH”

Stop in and get your window cling today!



There will be 3 monthly winners for a \$30 VISA Gift Card. In December 2009 we will be giving one winner a \$500 VISA Gift Card! If your license plate HARRI number is published in

Tips & Tales, come into any of our branch offices with your vehicle registration and claim your VISA Gift Card! Remember, watch for your license plate number in the monthly Tips & Tales! Tips & Tales can also be found on our web site at www.peninsulafcu.com.

The Board of Directors has extended the VISA Platinum interest rate of 7.75% APR until June 2009 billing cycle. The Classic interest rate of 9.90% APR has also been extended until June 2009



Spring is just around the corner! Is your camper a little small? Thinking about upgrading to a new or used camper or motor home?

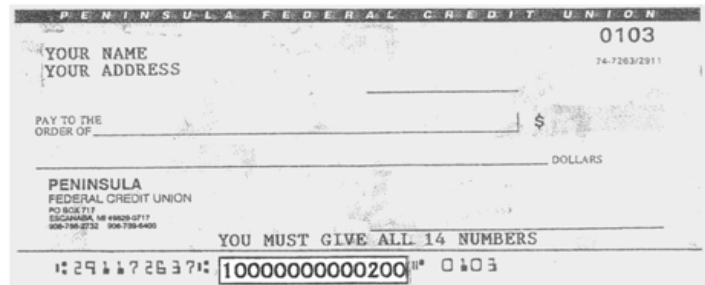
Before you shop, stop in and see one of our loan officers and get pre-approved for your loan!



We have great rates with a variety of payment options and one of them is sure to be right for your budget. Give us a call today!

DIRECT DEPOSIT your INCOME TAX REFUND

Members who are planning to have their refunds direct deposited into their accounts are reminded that they must provide accurate information on their tax form or the refunds will be returned to the IRS or State. REFUNDS must be deposited under the ACCOUNT NUMBER and NAME of the person who is getting the tax refund. You must also make sure that you have the correct account and routing numbers listed. Our routing number: 291172637. This is an example for checking and savings accounts:



↑ ROUTING	↑ CHECKING ACCOUNT	↓ SAVINGS																					
<p>Note: these account and routing numbers are also used if you are having direct deposit of your payroll check, social security deposit, etc.</p>																							
<table border="1"> <tr> <th colspan="3">PENINSULA FEDERAL CREDIT UNION</th> </tr> <tr> <td>(906) 789-6400</td> <td>(906) 786-2732</td> <td></td> </tr> <tr> <td>Name</td> <td colspan="2">JOHN DOE</td> </tr> <tr> <td>Acct. No.</td> <td>1234-000</td> <td>OR</td> </tr> <tr> <td></td> <td>12345-000</td> <td>OR</td> </tr> <tr> <td></td> <td colspan="2">312345-000</td> </tr> <tr> <td>Signature</td> <td colspan="2"></td> </tr> </table>			PENINSULA FEDERAL CREDIT UNION			(906) 789-6400	(906) 786-2732		Name	JOHN DOE		Acct. No.	1234-000	OR		12345-000	OR		312345-000		Signature		
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	12345-000	OR																					
	312345-000																						
Signature																							



NEW FOR GIFT GIVING

Different Covers Available
 Birthday*Wedding*Baby*
 Anniversary*Congratulations
 Graduation *Mad Money
 Different dollar amounts available
 you choose the amount!
Stop in for more information!
 Limited Quantities Available



VISA GIFT CARDS

Perfect for any occasion, VISA Gift Cards are available in amounts from \$25.00 to \$750.00.

Pick one up for your gift giving at any of our branch offices.
NO FEE VISA GIFT CARDS through March 2009!

Worried about filling out your tax returns??

If you need a cash loan to pay taxes, we can help! Uncle Sam wants his share and if you are late or short there are penalties! It is best to pay on time. If you need extra cash for taxes, need to pay your property taxes, or any other purpose, call us today! Give us a short time to complete the details and, upon approval, the money will be waiting when you stop in. Stop in or call us today!



To Get You Going ...

'INVEST IN AMERICA' – This program runs from Dec. 8, 2008 through June 30, 2009. **GM** and **Chrysler** are offering eligible vehicles at a price discount to credit union members and members of their households. Ford is currently in discussion to become a part of this program. Credit Union members can find details on the discounts by going online at www.lovemycreditunion.org. **Now** is the time to make your move and **'INVEST IN AMERICA'**! Come in and check out our competitive Auto Loan rates and repayment plans tailored to match your needs. It's easy to apply and qualified applicants can get fast approval before you shop! **Call, stop by, or apply on line**

at www.peninsulafcu.com today!

The Board of Directors has waived all ATM/Debit transactions fees, with the exception of International (Foreign Country) transactions fees through April 30, 2009.

Purchased your IRA yet?

You may be able to make your 2008 IRA deposit until April 15, 2009

**STOP IN &
SEE US TODAY!**



Attention Teen Club Members

Bring in your Report Card



Every marking period for 2008-2009 school year we will be giving away a \$50 VISA Gift Card and an Apple Ipod Shuffle. To be eligible, bring in your report card and for every "A" you will receive two entries and for every "B" you will receive one entry into the drawing!

CONGRATULATIONS to our second quarter winners – Ashley Thomas won the Ipod Nano and Sara Porter won the \$50 Visa Gift Card. Our next drawing April 15th!

DRAWINGS TO BE HELD

Dec. 1, 2008 Feb. 14, 2009
April 15, 2009 June 30, 2009

7 PRACTICES FOR COMPUTER SECURITY

ACCESS to information and entertainment, credit and financial services, products from every corner of the world – even to your work – is greater than ever. Thanks to the Internet, you can play a friendly game with an opponent across the ocean; review and rate videos, songs, or clothes; get expert advice in an instant; or collaborate with far-flung co-workers in a "virtual" office. BUT the Internet – and the anonymity it affords – also can give online scammers, hackers, and identity thieves access to your computer, personal information, finances, and more! WITH awareness as your safety net, you can minimize the chance of an Internet mishap. Being on guard online helps you protect your information, your computer, and your money. To be safer and more secure online, make these seven practices part of your online routine.

In the upcoming months, we will highlight each of the 7 PRACTICES FOR COMPUTER SECURITY. The 7 areas are:
1) **Protect your personal information. It's valuable.** 2) Know who you are dealing with. 3) Use security software that updates automatically. 4) Keep your operating system and Web browser up-to-date, and learn about their security features. 5) Keep your passwords safe, secure, and strong. 6) Back up important files. 7) Learn what to do in an e-emergency.

PROTECT YOUR PERSONAL INFORMATION.

TO AN IDENTITY THIEF, your personal information can provide instant access to your financial accounts, your credit record, and other assets. If you think no one would be interested in YOUR personal information, think again. **ANYONE** can be a victim of identity theft. In fact, according to the Federal Trade Commission, millions of people become victims every year. Visit ftc.gov/idtheft TAH30 to learn what to do if your identity is stolen or your personal or financial information has been compromised – online or in the "real" world. HOW do criminals get your personal information online? One way is by lying about who they are, to convince you to share your account numbers, passwords, and other information so they can get your money or buy things in your name. The scam is called "phishing": criminals send email, text, or pop-up messages that appear to come from your credit union, a government agency, an online seller or another organization with which you do business. The message asks you to click to a website or call a phone number to update your account information or claim a prize or benefit. It might suggest something bad will happen if you don't respond quickly with your personal information. **In reality**, legitimate businesses should never use email, pop-ups, or text messages to ask for your personal information.

STAFF

Robert Maxon, President/CEO
 Kathy Callahan, Operations Manager
 Debbie Edwardsen, Office Manager
 Carol Arsineau, Branch Manager
 Linda Leisenring, Loan Manager
 Connie Penozza, Loan Officer
 Michelle Winkelbauer, Loan Officer
 Karen Derouin, Loan Assistant
 Pamela Jodocy, Loan Assistant
 Debra Doubek, Administrative Asst.
 Ann King, Accounting Clerk
 Jayne Peterson, 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
 Nicki Detiege, Teller
 Amanda Hughes, Teller
 Tina LaCanne, Teller
 Nancy Coyne, Teller

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 ~

March Employee Recognition

Robert Maxon – 24 years
 Debra Kregelka – 6 years
 Kathy Callahan – 25 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 of our offices and deposit it in the drawing box.

This month's winner is Ruth A. Smith.
 The next lucky winner will be drawn at the end of March.

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
 Phone: 906-789-6400
 1-888-791-6420
 FAX: 906-789-6410

MILL OFFICE

7126 Co. Rd. 426, Escanaba
 Phone: 906-786-2732
 1-888-547-2732
 FAX: 906-786-8057

MENOMINEE OFFICE *

3700 10th St., Menominee
 Phone: 906-863-5382
 FAX: 906-863-6545

LOBBY

Monday – Friday 9:00am – 5:00pm

DRIVE THRU

Monday – Friday 8:30am – 5:30pm
 Saturday 9:00am – 12:00 noon

LOBBY

Monday – Friday 9:30am – 5:00pm

DRIVE THRU

Monday – Friday 9:00am – 5:00pm

LOBBY & DRIVE THRU

Monday, Tuesday, Wednesday & Friday
 9:00am – 5:00pm
 Thursday 9:00am – 6:00pm

DRIVE THRU

*Central Standard Time Saturday Only 9:00am – 12:00 noon

Lets Talk Statistics

As of January 31, 2009

Total Assets	\$91,099,544.24
Total Loans Outstanding	\$56,455,400.95
Member Share Deposits	\$76,556,983.86
Number of Members	11,094
New Members in January	60



A WEALTH
 of
 INFORMATION
 from
 a qualified source

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 426 M.5 Road, Escanaba, MI

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. **Non-deposit 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