

Tips and Tales

A monthly publication



Daylight Savings Time ENDS November 1st.

October 2009
Volume 44
Issue 10

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JOIN US FOR CREDIT UNION WEEK OCTOBER 12—16!



**YOUR CREDIT UNION™
COME AND CELEBRATE WITH US!**

October 12—16th is CREDIT UNION WEEK!

Stop in at any of our three branch locations, have a cup of coffee, enjoy a cold soda and a cookie too! Stop in and learn about all that your Credit Union has to offer!



Come GROW with us!

Come GROW with Peninsula Federal Credit Union.

At Peninsula Federal Credit Union, we have all the tools to help you meet your financial needs and goals.

We have a "Lighthouse Club" for children ages 5 to 12, and "Money Matters" for ages 13 to 17.

We offer IRA's and CD's. We have CD's with special provisions for our youth and various time periods for adults. We also have a 12 month Picture Perfect CD for adults and Picture Perfect Junior for our youth, which both offer the option to add to the CD, one-time withdrawal up to 25% with no penalties, and a one-time rate change option!

Our Loan Department is here to help you with:

- ⇒ New & Used Vehicle Loans
- ⇒ New & Used RV, ATV, Motorcycle, Boat Loans
- ⇒ Student Loans
- ⇒ Home Improvement Loans
- ⇒ Mortgage Loans

We offer ATM/Debit Cards, VISA Cards, CU Money Travel Cards, Home Banking and more.

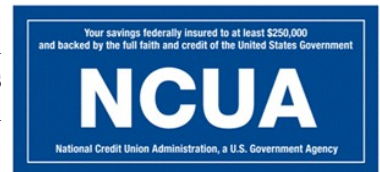
Need help with financial management and investment planning? Give us a call to set up an appointment with Len Raskin our MEMBERS Financial Services Representative.

Call or stop in today, at any of our three branch locations, for all your financial needs and **GROW** with us!

DIVIDEND INFORMATION PROJECTED FOR October 2009

	<u>Annual Percentage Yield</u>	<u>Dividend Rate</u>
Shares	.40%	.40%
Share Drafts	.25%	.25%
IRA	1.51%	1.50%

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



DID YOU KNOW??

Community Seasonal Flu Clinics

Escanaba:
UP State
Fairgrounds

Drive Thru Only—Wednesday, October 7, 1:30-5:30

This clinic is for adults who have difficult walking

Walk In Clinic—Tuesday, October 13, 1:30-5:30

No appointments—see flier in branch lobbies for times

Menominee:
Stephenson Annex—
Menominee
Senior Center

Walk In Clinic—Thursday, October 8, 10am—2pm

call Public Health for appointment 906-863-4451

Walk In Clinic—Thursday, October 22, 9am—2pm

call 906-863-2158 for an appointment

REMINDER

Daylight Savings Time ENDS
Nov. 1st

October dates ...

- COLUMBUS DAY * OCT. 12
- NATIONAL BOSSES DAY * OCTOBER 16TH
- SWEETEST DAY * OCT. 17TH
- HALLOWEEN * OCT. 31ST

LOOKING AHEAD ...

November dates

- DAYLIGHT SAVINGS TIME ENDS * NOVEMBER 1ST!
- 'FALL BACK'
- ELECTION DAY * NOV. 3RD
- VETERANS' DAY * NOV. 11TH
- UP DEER SEASON OPENS * NOV. 15TH
- THANKSGIVING * NOV. 26TH



Peninsula Federal Credit Union Nominating Committee Report—Elections to be held on February 13, 2009

In accordance with the bylaws of Peninsula Federal Credit Union, a written report of the Nominating Committee is to be provided to the voting membership of the Credit Union not less than 75 days prior to the Annual Meeting. The following report is being submitted to the membership by the Nominating Committee for 2010, who are Gary Thinglum, Emil Ogren and June Kirschner.

For the election to be held at the 69th Annual Meeting on February 13, 2010, the Board of Directors has four vacancies to be filled.

Nominated by the Committee to run for the Board of Director's positions are:

BETTY J. TRUDELL (incumbent) has been a Credit Union member for 39 years, 28 with this Credit Union. She has served 20 years on the Board of Directors and has been its Chairman for the last 12 years. A 28-year employee of NewPage, Betty is currently a Senior Financial Analyst in the Finance Department. Betty and her husband Greg live in Pine Ridge. When she isn't working, she enjoys aerobics, reading, and spending time at their cabin in Hermansville.

SUSAN L. STANDING (incumbent) has been a Credit Union member for 43 years and a Board member for 24, serving as Secretary for 21 of those years. She has been a member of the Supervisory Committee for 23 years and currently serves as Chairman of that committee. Sue retired from her position as Payroll Supervisor with MeadWestvaco Corporation on April 1, 2003, after 37 years of service. Sue feels her 24 years of experience on the Board and personal contact with our members is a valuable asset to our Credit Union. Being a 17-year breast cancer survivor, Sue is the Coordinator of Women Helping Women for the Delta County Cancer Alliance. She and her husband Tom are natives of the Escanaba area. Sue's interests are her family, traveling, going to Curves and involvement with our Credit Union.

ALLAN (AL) D. OGREN (incumbent) has worked for NewPage for 27 years and is currently a Hourly Safety Advisor. He has been a Credit Union member for over 38 years, served on the Credit committee for 5 years and has been a Board member for the past 10 years, currently serving as 2nd Vice-Chairman. Al has completed 9 courses in the Volunteer Achievement Program, which he feels will be valuable to the Credit Union. Al lives in Escanaba with his wife Roni, and they have three sons. He enjoys hunting, 4-wheeling, snowmobiling, jet-skiing, rebuilding cars with his boys and working with the youth at United Evangelical Covenant Church in Gladstone.

KEITH MARENGER (incumbent) has been a member of the Credit Union for 41 years and an employee with NewPage for 13 years, and is currently the Area 5 Supervisor. He has been a member of the Board for 4 1/2 years and previously served on the Credit Committee for 2 1/2 years. He is a 2004 graduate of the Delta Force Leadership Reconnaissance Mission sponsored by the Delta County Chamber of Commerce. Keith and his wife Lisa, a teacher at Escanaba Junior High School, and their 3 children live in Gladstone and are members of All Saints Church. A member of the Gladstone Volunteer Fire Department and the NewPage Emergency Response Team, he also enjoys time with his family, 4-wheeling, woodworking and yard work.

JAMES OLSEN has been a member of the Credit Union for 38 years and an employee with NewPage for 38 years. Jim is currently working as a Warehouse Checker in Roll Finishing since 1971. Jim lives in Ford River with his wife, Debbie, of 36 years. They have 2 daughters and 2 granddaughters. When Jim isn't working he enjoys going to his camp in LaBranch where he enjoys hunting. Jim's other interests include helping people with their 401K's and retirement questions. He started a second Green Investment Club and is their treasurer. Jim also is a trustee for the R.I.F. with NewPage USW Union.

Nominations for vacancies may also be made by a petition signed by 1% of the members with a minimum of 20 and a maximum of 500 signatures. Each nominee by petition must submit with the petition a brief statement of qualifications and biographical data and a signed certificate stating that they are agreeable to the nomination and will serve if elected to office. **The closing date for receiving nominations by petition will be December 7, 2009 at 12 noon, Eastern Standard Time.**

As per Article V of our bylaws, there will be no voting in the Credit Union offices prior to the Annual Meeting. In the event that there is only one nominee for each position to be filled, an election will not be conducted by ballot and there will be no nominations from the floor. **Members are reminded that they do not have to pay for and attend the dinner in order to participate in the business meeting that immediately follows the dinner.**

Respectfully submitted by the Nominating Committee

WHERE TO REPORT ...

Hacking or a Computer Virus

- Alert the appropriate authorities by contacting: your ISP and the hacker's ISP (if you can tell what it is). You can usually find an ISP's email address on its website.

COMPUTER SECURITY ISSUES?

Include information on the incident from your firewall's log file. By alerting the ISP to the problem on its system, you can help it prevent similar problems in the future.

- The FBI at www.ic3.gov. To fight computer criminals, they need to hear from you!

Internet Fraud

If a scammer takes advantage of you through an Internet

auction, when you're shopping online, or in any other way, report it to the Federal Trade Commission, at ftc.gov. The FTC enters Internet, identity theft, and other fraud-related complaints into Consumer Sentinel, 3EGV94 a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Deceptive Spam

If you get deceptive spam, including email phishing for your information, forward it to spam@uce.gov. Be sure to include the full header of the email, including all routing information. You also may report phishing email to reportphishing@antiphishing.org. The Anti-Phishing Working Group, a consortium of ISPs, security vendors, financial institutions and law enforcement agencies, uses these reports to fight phishing.

"WIN DOUGH"

DO YOU HAVE YOUR WINDOW CLING DISPLAYED IN YOUR CAR OR TRUCK??

Display a window cling from your Credit Union, if your license plate number is published in Tips & Tales, stop in any of our three branch offices and claim a \$30 VISA Gift Card! It's just that easy! Watch for your license plate number BBV2509 which you will find within the articles in each month of Tips & Tales in 2009! Tips & Tales can also be found on our website at www.peninsulafcu.com. In December 2009 we will be giving one winner a \$500 VISA Gift Card! Stop in and get your window cling today!

Picture Perfect CD



- Change your rate
 - Add funds
 - Make withdrawals
 - Enjoy the flexibility
 - Risk free investment
 - Arranged to your liking
- **Ask for details****

A REWARDS CREDIT CARD

with cash, travel, & gifts.

Now that's **MUSIC TO MY EARS**

APPLY TODAY!

www.peninsulafcu.com

Receive 1500 Scorecard bonus points with your approved application!

Moving, traveling for a month or going south for the winter?



PLEASE

contact the Credit Union when you move or are going to be away from your normal mailing address for any length of time. For security purposes, we cannot accept address changes from BUE1744 the Post Office. ALL NOTIFICATIONS of this type must be verified

by YOU before we can make any address changes. The Post Office CANNOT forward statements even if a forward order is on file! ALL YOU NEED TO DO is stop in or call and we can set up your account with your temporary address while you are away. 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 fee.

Credit Cards Switch and Save with Peninsula FCU

Costs can vary significantly from credit card to credit card. The credit card holder needs to be aware.

New Legislation will become effective as of July 1, 2010. We have a brochure regarding all of these changes at each of our branch offices, stop in today and pick up a copy. Be sure to ask questions BEFORE you choose. If you are not satisfied with the answers, maybe it's time to shop for a better card - stop in and apply for a Classic or Platinum card with Peninsula Federal Credit Union today, we care about our members!

ATM/Debit Card Holders
The Board has waived transaction fees, with the exception of International (foreign country) transactions through 1/31/2010.

The Board of Directors has extended the VISA Platinum interest rate of 7.75% APR until June 2010 billing cycle.
The VISA Classic interest rate of 9.90% APR has also been extended until June 2010 billing cycle.



Hey Kids!
I'm Cash the Lighthouse keeper! Come join my Lighthouse Club!

I'm Dollar!
Save your dollars and earn FREE gifts too!

Hey Kids!
Are you between the ages of 5 to 12? If you are, come join Cash, the Lighthouse Keeper and Dollar, his dog, in the 'LIGHTHOUSE CLUB'!



If you are between the ages of 13 to 17 stop by to receive your Teen Club Card and join the 'Money Matters Savings Club' today!

