



T A monthly publication
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Attend our
Annual Meeting
February 18, 2012.
Look inside for details.

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

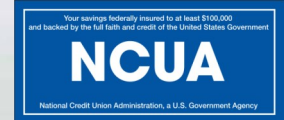
906-786-2732 / 888-547-2732

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

906-863-5382

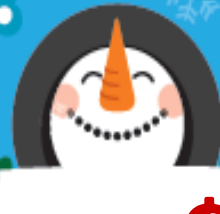
DIVIDEND INFORMATION FOR JANUARY 2012

	Annual Percentage Yield	Dividend Rate
Shares	0.15%	0.15%
Share Drafts	0.10%*	0.10%*
IRA Shares	0.76%	0.76%



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!

Whimsical Winter Wish Loan Special



Borrow up to \$10,000

2.99% APR up to 36 mo Payment —\$290.79*

3.25% APR up to 48 mo Payment—\$222.47*

3.49% APR up to 60 mo Payment—\$181.89*

NEW MONEY ONLY—ALL LOANS SUBJECT TO APPROVAL—NORMAL CREDIT UNDERWRITING STANDARDS APPLY — *Ask for quote with Life and/or Disability Insurance

Make all your 'Winter Wishes' come true!



MOBILE & TEXT BANKING!
New Year...New Way to Bank!
Come in & we'll help you get started!



JOIN US FOR OUR 71ST ANNUAL MEETING

Saturday, February 18, 2012 at the Island Resort & Casino



Tickets \$10 per person

Registration begins at 5:00 pm EST Dinner begins at 6:00 pm EST

Meeting & Election of Officers to follow. There is no charge to attend only the business meeting.

Make reservations now and purchase tickets at any of the Credit Union offices or send reservations and ticket money to:

Peninsula Federal Credit Union

P.O. Box 717

Escanaba, MI 48929-0717

If any individual has a disability and may require accommodations, please contact Jayne Peterson at the Main Office. This will be a smoke free party. We will take reservations through February 2, 2012 or until we have 350 reservations.

ENTERTAINMENT BY:

Kenneth 'XCLUSIVE' Paryo

COMEDY — DANCE — MUSIC

Kenneth has perfected his own freestyle dance moves & he began to perform & battle at competitions, high schools & church youth events which built his confidence. His ability to write & produce music gave "xclusive" a creative edge in dance as he is able to edit his own mixes, tracks & samples. Kenneth has been a featured contestant on NBC's America's Got Talent Season 3 where he was seen nationwide. This has led to his success all over the US including colleges & universities.

As per our bylaws, all voting to elect the Board of Directors is to be done at the Annual Meeting only. The Annual Meeting will be held on Saturday, February 18, 2012 at the Island Resort and Casino. Dinner will be served at 6:00 p.m. with the business meeting to follow. Members do not have to attend the dinner in order to attend the business meeting afterwards. Those nominated to run for the four (4) positions open on the Board of Directors are: Keith J. Marenger, Susan L. Standing, Allan (Al) D. Ogren and Betty J. Trudell. Since there is only one nominee for each position to be filled and since our bylaws do not allow nominations from the floor, the election will be conducted by verbal affirmation instead of by written ballot.

Yes! I/We will attend the dinner for PFCU's 71st Annual Meeting. Tickets are \$10 per person.

Name: _____

Spouse/Guest: _____



ST. VINCENT DE PAUL & SALVATION ARMY RECEIVE A HELPING HAND!

Recently staff from Peninsula Federal Credit Union collected non-perishable items for the annual TV6 Can-a-thon. All donations will stay in our local area and help St. Vincent de Paul & Salvation Army Food Pantries in supplying the needy in our area. If you would like to help "Feed A Hungry Neighbor" you can send donations to:

St. Vincent DePaul (Escanaba) Salvation Army (Escanaba) St. Vincent De Paul (Menominee)
1014 Ludington Street 3001 5th Ave South 1619 Main Street
Escanaba, MI 49829 Escanaba, MI 49829 Marinette, WI 54143



BRRR....IT'S COLD OUTSIDE!

Manage your finances from the comfort of your home.

Logon to WWW.PENINSULAFCU.COM to:

CHECK YOUR BALANCES
PAY YOUR BILLS WITH BILL PAY
VERIFY A DIRECT DEPOSIT
TRACK YOUR VISA SPENDING

APPLY FOR A LOAN
MAKE LOAN PAYMENTS
ORDER A NEW BOX OF CHECKS
LOOK UP YOUR SCORECARD POINTS



The REALity List



Ten Things Every Consumer Should Know About Money

- 1) **Be REAListic**—About your spending habits, your bills and what things realistically cost. Strive to spend less than you earn.
- 2) **Pay Yourself First**—Realize the benefit of saving money and the power of compounding. Set aside some money for savings from every paycheck. Never have any extra money? Start saving and you will!
- 3) **Understand Credit**—Credit can be a useful tool, or it can be a trap into a downward spiral of debt. Use credit wisely.
- 4) **Have a Spending Plan**—Create a realistic budget and stick to it. Monitor expenditures to reduce spending that does not fit into our personal and family goals. Strive to live *under* your means.
- 5) **Use Financial Products Wisely**—Develop a relationship with a reputable financial institution. The REALity is that a credit union provides financial education and can save you money. Learn how to use checking accounts and ATM's wisely. Avoid overdraft fees, check cashing stores and payday lenders.
- 6) **Review Your Accounts & Statements**—For errors and fraud. Look at your statements and your bills as soon as you receive them. Keep track of your balances, your limits and due dates to avoid overdraft fees, over limit fees and late fees.
- 7) **Be A Smart Consumer**—Plan, save, research and comparison shop for large purchases. Include maintenance costs in your budget. Resist impulse buying and advertising hooks; use coupons and wait for specials.
- 8) **Buy A REAListic Car**—Research and shop around for a quality vehicle that fits your budget. Don't buy on emotion. Be sure to budget for insurance and repairs. Review the "Consumers Report" annual auto issue or auto websites before buying. Shop and compare auto loan rates to save on finance charges.
- 9) **Save For Retirement**—In safe investments for your future. Small amounts invested early and often will grow substantially. Ask about all costs and compare fees for investment accounts.
- 10) **Set Financial Goals**—Set and stick to realistic financial goals. Include short term and long term goals to guide your spending and savings. Evaluate and adjust goals periodically to keep them realistic.

-Michigan Credit Union League Financial Education Council

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



Just File It! and Peninsula Federal Credit Union have teamed up to give you this easy to use and no cost option to filing your tax returns for 2011.

Login to www.peninsulafcu.com and click on the "Just File It!" link for a FREE TAX PREPARATION PROGRAM that will enable eligible individuals and families to file their STATE and FEDERAL income tax at no cost!

If you are ineligible to use "Just File It!" please visit lovemycreditunion.org to find other online tax preparer programs (including Turbo Tax) at a discounted rate!

Login and follow the easy step-by-step process today!

BALANCE TRANSFER THOSE CARDS TO A BETTER RATE!



LOW RATE PLATINUM
6.50% APR
PLATINUM PREFERRED
WITH REWARDS
7.75% APR
 NO ANNUAL FEES
 NO OVERLIMIT FEES
 NO BALANCE TRANSFER FEES



Casual Day Donations

The staff of Peninsula Federal Credit Union has donated over \$1,500 to BayCliff Health Camp, The Salvation Army Food Pantry and St. Vincent de Paul (Escanaba & Stephenson) organizations. Money was donated by staff who chose to participate in dress down Fridays throughout 2011.

Employees Kristi, Jennie & Amanda are shown with gifts that were purchased & donated to local families through St. Vincent de Paul.



Why throw away your money?

With the Sprint Credit Union Member Discount Plan

You'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Click www.SprintSave4CU.com

Call **877.SAVE.4.CU.**
(877.728.3428)

Visit your local Sprint retail location.

Just tell them you're a Credit Union Member to get this exclusive discount.

Ask to be attached to the NACUC_ZZM Corporate ID.

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~ About Our Staff ~
January Employee Recognition

Karen Derouin—23 years
 Connie Penozza—22 years
 Stacey Wangerin—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 Jay Bostwick. The next lucky winner will be drawn at the end of January.

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 November 2011

Total Assets	\$106,499,209.75
Total Loans Outstanding	\$69,320,101.11
Member Share Deposits	\$91,818,318.96
Number of Members	10,459
New Members in November	54