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## Tip\$ and Tale\$



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### Dividend Information for July 2016

	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!

# 2016 Outstanding Credit Union of the Year!



Peninsula Federal Credit Union was honored as the 2016 Outstanding Credit Union of the Year at the Michigan Credit Union League's 2016 AC&E Conference held in Detroit on June 11th. Due to financial strength, innovative products, dedication to community service and members like you, we were able to achieve this status. We are humbled and thankful for the opportunity to be your trusted financial partner. Pictured to left are staff and board members who were present at the awards ceremony. In the front row from left to right are Ann King, Kim Kareckas, Jim Veneskey, Jennie Gylock, Alyssa Kangas. In the back row are Mark Miller, Debbie Edwardsen, Keith Marenger, Tammie Hornik, Connie Penozza, Crystal Piorior, Sharon Gray, Kimberly Parker and Mary Nelson. The award will be rotating to all offices this summer. We invite you to stop by and see it.



# ENTER TO WIN FOUR TICKETS & GET A FREE SHIRT!



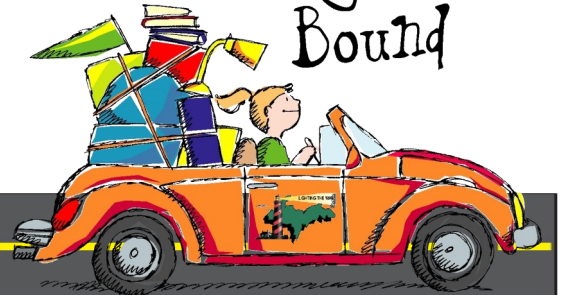
PFCU is a proud sponsor of Milwaukee Brewers Baseball. Because of this we have FOUR tickets to give away! The tickets are for the July 22nd game against the Chicago Cubs. This game is also Free T-Shirt Friday. Every fan that enters the stadium will be given a shirt, choice of Adult M and Adult XL only. Check out our Facebook page to enter! Good luck!

## Congratulations Class of 2016

### Wherever life takes you, take us too!

When you leave your hometown, you don't have to leave us too! Take your PFCU account with you with our Shared Branches, Home Banking and our Mobile App featuring Mobile Deposit. We can even help you get there with a Private Student Loan!

## College Bound



\*Federally insured by NCUA. Must meet member eligibility requirements



**All offices will be performing phone line upgrades on Thursday, July 20th. You may experience trouble calling the offices at that time. Thank you for your patience!**

## SAVE TO WIN

NOTHING TO LOSE EVERYTHING TO WIN!



\$25 Multi-State Winners:

Michelle Lynch  
Michael Grassel  
and Kay Briggs



For a chance to win, you can open a 12 month Save-To-Win Certificate and begin saving money today. All it takes is \$25 to start. That will be your first entry into the \$5,000 quarterly drawing. From there, you may deposit up to 10 entries (\$250) a month for more chances to win!

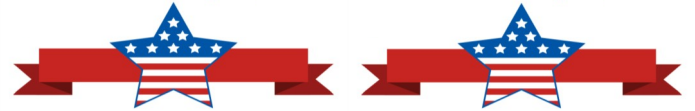


## ScoreCard Rewards

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 or Classic VISA credit card. You can then redeem those points for merchandise or even cash!!! Ask any employee for more details or go to the website, [https://www.scorecardrewards.com/general\\_logon.asp](https://www.scorecardrewards.com/general_logon.asp).



Now, not only can you earn reward points just for using your Peninsula Federal Credit Union debit card, Preferred Visa, or Classic VISA credit card, but you can even earn BONUS points! Sign up for ScoreCard rewards at [https://www.scorecardrewards.com/general\\_logon.asp](https://www.scorecardrewards.com/general_logon.asp), then look for the ScoreMore tab! Here, you can see the current offers to earn bonus points on your transactions! Shop at Kohls, GAP, JCPenney, Staples, and a ton of your other favorite places and ScoreMORE!



## Are you traveling?

If you plan to travel, please call our **accounting department**. They will attach a note to your **debit and credit** cards to temporarily allow transactions near your travel destination. If you don't let us know your card may get blocked because of suspected fraud. Please call us with the following: your name, destination, flying or driving, travel dates, phone #(s), account #(s), debit/visa card #(s) and email address.



Exclusive discounts and benefits.



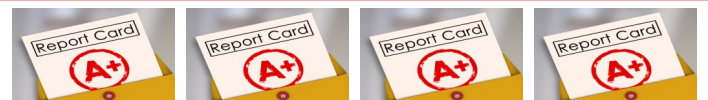
The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



**YOU COULD SAVE HUNDREDS OF DOLLARS ON YOUR CAR INSURANCE**

For your FREE, no obligation quote: call toll-free 1-888-380-9287 or visit [TruStageAutoHome.com](http://TruStageAutoHome.com)

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.



The school year is now over and that means the final report card drawing of the year is upon us!

Bring your report cards in by July 20th at 12 PM to be entered. One lucky winner will receive a \$50 VISA Gift Card!

We hope you are all having a wonderful summer vacation!



## Instant Issue Debit Cards!



### Get your debit card in minutes with Instant Issue!

When your debit card gets lost, cracked, scratched or even blocked because of suspected fraud, it will no longer be a hassle with Instant Issue cards! Choose from any of the designs pictured above. You can upgrade to a customized card at no charge for your first card only.

### 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 JoAnne Chouinard Congratulations!

### 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 \_\_\_\_\_

### Employee Spotlight Crystal Porior



My name is Crystal Porior and I started working at Peninsula Federal Credit Union on February 24, 2013. To begin my journey, I started at the teller line part-time. I absolutely loved it at the teller line, especially seeing all of our members' smiling faces. I got promoted to full-time at the teller line in June 2015. From there, I wanted to broaden my knowledge at the credit union so I applied and accepted the position of Solutions Specialist Assistant on December 28, 2015. I was born and raised in Escanaba, MI where I have raised my two boys Trevor, 13 and Connor, 6 with my husband of 8 years, Brian Porior. My time outside of work is spent either on the basketball court with my son, Trevor or, in the summer, on our boat in the Escanaba harbor. I am one of those people who just loves to cook and meet new people so boating is where I get to do that by visiting other ports. I am so happy to be a part of the PFCU family and I love my job!

### ~About our Staff~ Employee Recognition

**May**  
Mandy Lindstrom – 5 years

### **Let's Talk Statistics** **as of May 2016**

Total Assets	\$132,362,697.98
Total Loans Outstanding	\$101,692,137.72
Member Share Deposits	\$115,179,587.89
Number of Members	11,195