



# T ip\$ and Tale\$

A monthly publication



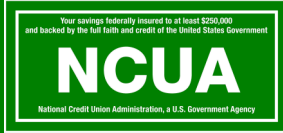
Daylight Savings Time begins on Sunday, March 13th @ 2:00AM. Remember to turn your clocks ahead an hour!

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www.peninsulafcu.com  
906-789-6400

Changes to Bill Pay coming soon, read more information on page 2.



You are able to make your 2015 IRA deposits until April 18th, 2016.

## Celebrating 75 years of Service!

Our 75th Annual Meeting was held at the Island Resort and Convention Center on Saturday, February 20th. A buffet-style dinner was served. There was a "Memory Lane" set up so that guests could view moments, pictures, and news clippings from our history as well as a slideshow that ran before the meeting. The meeting was held and comedian Nick Paul entertained our guests after the meeting concluded. After Nick finished his tricks, the guests were provided with the chance to win one of 39 great prizes and everyone walked away with a yummy PFCU chocolate bar!

This past year has been a very rewarding one for Peninsula Federal Credit Union. We have expanded our mortgage offerings to include a full range of 30 year fixed rate options, we also added merchant services along with business credit card options. We offered a way to better combat debit card fraud, provided members with the ability to sign for their loans remotely, and implemented a membership rewards program. Not only that, but we were awarded the **2015 Desjardin's Youth and Financial Education Award** for our efforts with the youth in our area, the most impactful being the 800+ students we visit yearly in the local schools to teach financial literacy. And the cherry on top was the announcement that we were the winner of the **2015 Mid-Sized Credit Union of the Year** for the state of Michigan by the Michigan Credit Union League.

We are happy to announce our 75th year of service in 2016. We plan to celebrate our achievements with you. Look forward to a great year with Peninsula Federal Credit Union. We strive to be THE trusted financial partner in our community and we hope that you feel that way as well. As always, you make us who we are.



*Thank you for being a member!*



The winners were: Diamond Pendant—Marcia Short, 39" VIZIO TV—David Lindstrom, ThinkPad—Martha Gries, Humidifier—Robert Miller, Queen Air Mattress—Robert Polowski, Lawn Chairs—Richard Dubord, Eureka Vacuum—Arthur Beauvais, Shark Hand Vac—Joseph Anderson, Shop Vac—Sherman Martin, Canon Printer—Joanne Anderson, Shredder—Ronald Nelson, Kindle—Sharon Beauvais, NuVision Tablet—Tom Judson, Atomic Time & Weather—Irma Greis, Black and Decker Cordless Screwdriver—Lois Ball, Drifters GC—Richard Harris, Buck Inn GC—Susan Anderson, Elmers GC—Carol Siebe, Family Inn GC—Susan Suave, Crispignias GC—Beverly Beauchamp, Stonehouse GC—Patti Stropich, Ferdinand's GC—Marylee Buckland, Stone's GC—Marianne Poe, and Hereford & Hops GC—Pete Stropich. Winners of personalized PFCU oreo's by Suzy D's were: Jodi Hurthibise, Dan Possi, Diane Polowski, Thomas Greis, Richard Novak, and Dave Hurthibise. Winners of PFCU checkbook covers were: Floyd Savoie, John Greis, Alvin Buckland, Everett Verbigghe, John Lustick, Ernest Beauchamp, Bonnie Hahn, Marlene Harris, and Barbara Cotey.



### Are you in the market for a new home?

We now offer several mortgage options to better serve our members. Stop in today!

VA

GSE

FHA

USDA

Veterans

Fannie Mae

Federal Housing

Rural

Administration

Freddie Mac

Administration

Housing

Home loans are provided with service provider CU Members Mortgage, a division of Colonial Savings, F.A. NMLS 401285.



## TAX PREPARATION FOR SENIORS

The AARP Foundation provides tax preparation services through its volunteer Tax-Aide program. Giving peace of mind and economic benefits to taxpayers, families, and communities, AARP Foundation Tax-Aide's knowledgeable volunteers deliver free, high quality, tax services. This service is available at the Escanaba Public Library beginning in February 2016. Appointments may be made by calling the library at 906-786-4463 or 906-789-7323.

This month's \$25 multi-state wide winners are:

**Mary McKnight**

**Chris Beauchamp**

Open yours today and get a chance at a \$5,000 prize in April!



# Community Involvement!

On Saturday, February 27th, a few of our employees dedicated their own time to Walk for Warmth! Every year, the Community Action Agency puts on this walk to benefit those that cannot pay their heating bills during the winter. Every dollar raised is used for direct services in the county it was raised in. The employees that walked were encouraged to collect pledges in order to raise money for the cause. As an added bonus, our CEO approved a \$10 sponsorship towards each employee that chose to walk.



## COMING SOON!

Youth Month is coming in April! Watch for details in next months Tips & Tales, online, on Facebook and in the lobby!

### Attention Bill Pay Users

We will be changing Bill Pay providers effective April 14th\*. Most of the data you have already entered, including creditors, transaction history, etc. should be transferred over during the conversion. There is a chance some things may need to be entered in manually. You may want to keep a record of needed information as a precaution. We will continue to provide updates between now and April 14th. If you have any questions, please call the Credit Union. Thank you for your patience during this transition period.

\*Conversion Date Extended

### We Have Safe Deposit Boxes Available!\*

We currently have the following options available:

- Small** ( 3x5x24) \$15.00 - 24
- Medium** (3x10x24) \$25.00 - 27
- Large** (5x10x24) \$35.00 - 2

\* Safe Deposit Boxes are only available at our Mill Office location. Box availability may change at any time.

Please call 786-2732 for availability!

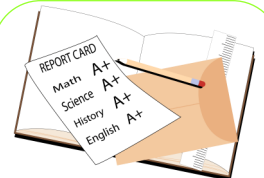
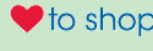
## The smarter way to your biggest refund - TurboTax

Peninsula Federal Credit Union has teamed with the Love My Credit Union Rewards TurboTax program to offer our members **savings of up to \$15** on TurboTax federal products. This year, file your taxes the smarter way, and get your biggest possible refund – guaranteed.

TurboTax translates taxes into easy questions about your life and puts it all in the right forms for you. TurboTax searches over 350 deductions and credits, so you won't miss a thing. TurboTax runs error checks and a final review to help make sure your taxes are done right.

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved over \$1.4 billion with exclusive offers from these great partners:

- Receive a 10% discount (business members a 15% discount) on select regularly priced **Sprint** monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week\* with **CU Road Pal**
- Save up to \$200 on new **DIRECTV** service with monthly bill credits and a \$140 gift card
- Receive a \$100 gift card and smoke communicator with new a **ADT** monitored home security system
- Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**



## Report Card Drawing

There will be two lucky winners of a \$50 Report Card VISA Gift Card Giveaway for earning GREAT grades! Remember, for every "A", you will receive two entries into the drawing and for every "B", you will receive one entry into the drawing. The drawing will take place on 3/2/16!

## BRING IN YOUR GOOD GRADES!

The next drawing will take place the on April 25th!

### 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\$" and/or our Facebook page if you are chosen as a winner.

Name \_\_\_\_\_

Phone \_\_\_\_\_

## 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 the coupon provided or one available at any of our offices and deposit it in the drawing box. This month's winner is Lisa Shope. Congratulations!