



T ip\$ and Tale\$

A monthly publication

School starts September 2nd!



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INTERNATIONAL CREDIT UNION WEEK is coming OCTOBER 13-17, 2014

PFCU will again be collecting gently used Halloween costumes starting now through the entire month of October. We will distribute the costumes on a first come, first serve basis. Watch for future information regarding this event in next month's addition of our Tips & Tales.

We will celebrate each day with a different treat for our members. Also, when you stop in, you can enter to win a \$150 Visa gift card! We will select one winner from each of our branches.

International Credit Union Day®
OCTOBER 16, 2014

200+ million
people worldwide choose a credit union



Local Service.

GLOBAL GOOD.™

IT'S A WIN-WIN SITUATION SAVE TO WIN IT'S A WIN-WIN SITUATION

PFCU Winners:

\$75 - Patti LaMarche \$25 - Laurie Rogers

\$50 - Statewide Winners:

James Anderson	Lois Pinar	Everett Tietz
Ann Hager	Ashley Rodgers	James Pineau
Susan Neubauer-Brown		

SWIPE & SIGN!

Now through September 30th, if you fill out the form below, when you use your PFCU debit card for a signature based purchase at least 20 times, you will be entered to win a \$100 or a \$50 VISA gift card each month during the promotional period!



Member Appreciation Event!

Please join us Friday, September 19th for another Member Appreciation event. We will be serving cake at all three branch offices. Also register to win one of two iPads! Come join in on the fun and thank you for being a member!



It's that time of year again! September 2nd will bring bells ringing, buses on the road and children heading back to school. Please follow these tips to help keep our children safe.

- * Budget extra travel time. School zones are congested so allow for more time to get where you are going.
- * Watch for "hot spots" like marked school zones, as well as areas near bus stops and bike lanes.
- * Yield to school buses.
- * Expect the unexpected. Children can dart out unexpectedly.
- * Follow the speed limit, yield to crossing guards and be alert.



Name: _____
Account Number: _____
Phone Number: _____

By submitting this entry form, you are giving permission to publish your name in future issues of "Tips and Tales" and on our Facebook page if you are chosen as a winner.



Get Good Grades & Get Rewarded!

Every marking period for the 2014-2015 school year, we will be giving away two \$50 VISA Gift Cards to our student members.

To be eligible, bring in your report card.

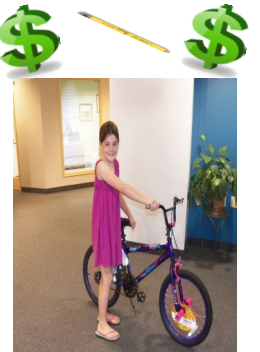
For every "A", you will receive 2 entries into the drawing and for every "B", you will receive one entry into the drawing.

Peninsula Federal Credit Union - Lighting the Way!

Peninsula Federal Credit Union recently took part in the Children's Back to School and Health Fair at the Ruth Butler building. Children played a pencil pull game for the chance to win money or prizes. Kids also registered to win a boys or girls bike. Thanks to all who stopped by our booth this year and have a great school year!



Pictured to the left is winners Dominic with his new bike and to the right is Ariel with her new bike. Congratulations and enjoy!



HURRY **CHECK OUT OUR VISA CARDS!** **ENDS OCTOBER 13TH!**

Now through October 13th, PFCU is offering an introductory rate of 2.99% APR* for 12 months on all new VISA Credit Card Accounts and Balance Transfers!

Rates revert back to our following regular low rates after the 12 month promotional period ends.

LOW RATE: 6.75% PLATINUM PREFERRED: 8.75%
VISA BUSINESS: 8.75%

*APR = Annual Percentage Rate

The U.P. Chapter of Credit Unions Annual Charity Golf Scramble was held on Thursday, August 21st and the Terrace Bluff Golf & Country Club. Several employees along with some family members participated in this event to help raise funds for the Beacon House, a privately run non-profit organization that works in conjunction with the medical care community to ensure patient access to care.

Let us help you **GROW** your business! We have member business loans available. Stop by our 301 North 30th Escanaba location or call 906-789-6400 to make an appointment.



Pictured from left to right are employees Kim P, Jayne, Kim K, Jim, Cheryl, Andrea and Alyssa getting ready for dinner after a fun day of golfing for a great cause.

Attention Members...



Calendars for the year 2015 will be available at all three locations starting November 1st!

VISA GIFT CARD GIVEAWAY

By submitting this entry form, you are giving permission to publish your name in a future issue of "Tip's and Tales" and 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 this coupon to the left or one available at any of our offices and deposit it in the drawing box. This month's winner is David Wery. Congratulations!