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We have gift cards available starting at \$25. \$4.00 loading fee

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We would like to take this opportunity to wish you and your family a wonderful holiday season from the Board of Directors and staff of Peninsula Federal Credit Union.

HOLIDAY HOURS:

MERRY CHRISTMAS &
HAPPY NEW YEAR!

Thursday, December 24th Main Office: 8:30am - 1pm Mill Office: 9am - 1pm Menominee Office: 9am - 1pm Thursday, December 31st Main Office: 8:30am - 1pm Mill Office: 9am - 1pm Menominee Office: 9am - 1pm

Friday, December 25th All Offices: CLOSED

Friday, January 1st All Offices: CLOSED

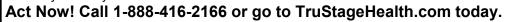
Are you dreaming of a green
Christmas? We can help! Get up to
\$2,000 for 12 months at just
2.99% APR*. Use it for stocking
stuffers, gifts under the tree or
whatever you like. That should help
make your spirits bright! Don't
forget, you can sign for it wherever you
are with our convenient & easy to use
Secure E-Signature. Hurry, this
offer is available until December 18th!

*APR= Annual Percentage Rate, all loans are subject to credit approval.



TruStage Health Insurance Program: Saving on health insurance can be easy.

You could save **\$434.39** a month on health insurance¹. Enroll by January 31.





Families eligible for the Advance Premium Tax Credit saved an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE). The TruStage® Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth, LLC. GoHealth, LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2015, All Rights Reserved.

Several of our employees and their family members took part in this year's Christmas parade in Menominee. The parade was held on Friday, November 13th at 6pm. The theme for this year's parade was The Nutcracker.



Save To Win

NOVEMBER WINNERS

Richard Derouin - \$75 Christopher Walechka - \$25

STATE WIDE WINNERS

Mary Larson, Kevin Bellmore & Rebecca Oswald - \$50





Join us at any office December 21st through December 24th for cookies & coffee.



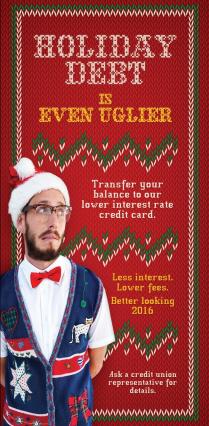
Congratulations to Brandon O. and Mary K. They are the winners of a \$50 VISA gift card for this quarter's report card drawing. Each quarter, bring your child's report card to any office and get entered to win.

A's = 2 entries B's = 1 entries

Congratulations and keep up the great

work!









Help Toys for Tots
by generously
donating cash or a
new toy for local
children this
Christmas season.
Each donation made
earns an entry to win
a \$25 Visa gift card.
Thank you!

VISA GIFT CARD GIVEAWAY

By submitting this entry form, you are giving permissio to publish your name in a future issue of "Tips and Tales" if you are chosen as a winner.

Name

VISA GIFT CARD DRAWING

Once a month, this Credit Union selects a lucky member to receive a \$30.00 VISA Gift Card. Simply fill out the coupon provided or one available at any of our offices and deposit it in the drawing box. This month's winner is Adam Demeuse. Congratulations and thank you for being a member.