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A monthly publication

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Attend our
Annual Meeting
February 21st, 2015
Look inside for details.

January 2015
Volume 50
Issue 1
www.peninsulafcu.com

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 2015

	Annual Percentage Yield	Dividend Rate
Shares	0.10%	0.10%
Share Drafts	0.05%*	0.05%*
IRA Shares	0.76%	0.76%
Money Market	0.10% - 0.55%	0.10% - 0.55%

These rates are declared by the Board of Directors and paid quarterly from available earnings.

*With LOYALTY CHECKING, you can earn up to .65% in additional dividends. Ask how today!



Holiday debt weighing you down? Let us help!



Borrow up to \$10,000



As low as 2.99%
As low as 3.75%
As low as 4.25%
As low as 4.75%

APR up to 24 months
APR up to 36 months
APR up to 48 months
APR up to 60 months



UNSECURED NEW MONEY ONLY / ALL LOANS
SUBJECT TO APPROVAL / NORMAL CREDIT
UNDERWRITING STANDARDS APPLY



Stop in and check out our great loan special!

November's Winners:

\$75 ~ Cynthia Drust
\$25 ~ Austin Ash

Congratulations!

SAVE TO WIN

IT'S A WIN-WIN
SITUATION!

A new year equals new beginnings with Save To Win! Open a Save to Win certificate account and start building your savings with chances to win new quarterly prizes of \$5,000 plus monthly cash prizes! Stop by any branch for more information.



PLEASE JOIN US FOR OUR 74TH ANNUAL MEETING

SATURDAY, FEBRUARY 21st, 2015

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 branch 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 Branch. This will be a smoke free party. We will take reservations through February 10, 2015 or until we have 350 reservations.

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 21, 2015, 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 afterward. Those nominated to run for the two (2) positions open to the Board of Directors are: Keith J. Marenger 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 74th Annual Meeting.
 Tickets are \$10 per person.



Name: _____

Spouse/Guest: _____

Please Print

A WEALTH OF INFORMATION FROM A QUALIFIED SOURCE



Geno Maino

Peninsula Investment and Retirement
 Services Representative



Just as your lifestyle and goals are different from other people, so are your financial needs ...

Peninsula Investment and Retirement Services

Located at: *Peninsula Federal Credit Union*

7126 County 426 M.5 Road, Escanaba, MI

Phone (906) 789-6400 FAX (906) 786-8057

Peninsula Investment and Retirement service 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



 lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.



Consumers Save 10% or Businesses Save 15%

On select regularly priced Sprint monthly service. Plus, waived activation & upgrade fees (up to \$36 in savings each).

Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership validation is required.



Simplify Your Search

As a credit union member, find affordable health insurance with the TruStage Health Insurance Program. Get covered today!

As a credit union member, you have access to experts and tools to help you understand the new law and find the best value. With the TruStage Health Insurance Program and GoHealth, make the right decisions with confidence and ease.

Enroll online at TruStageHealth.com or by calling 1-888-416-2166.

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, 2014 All Rights Reserved.



Simply visit our website at www.peninsulafcu.com and click on the TurboTax banner to get started!

This year, be confident your taxes are done right and get a chance to win big! TurboTax® coaches you to the biggest refund you deserve, double checking as you go and searching over 350 deductions and credits. **Try TurboTax Online now for free** and be entered into the TurboTax \$25K Giveaway! ¹

1 TurboTax \$25K Giveaway. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Giveaway ends 2/26/15. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit the [Official Rules](#). PRIZES: One (1) Grand Prize: A check for \$15,000. Retail value, \$15,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$25,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129.

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ATTENTION MEMBERS:

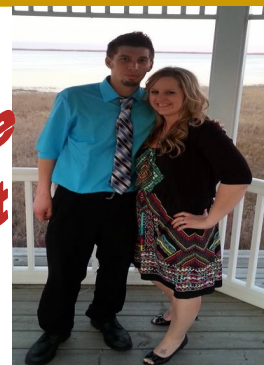
The AARP Foundation provides tax preparation services through its volunteer Tax-Aide program. Giving peace of mind and economic benefits to taxpayers, families, and communities, AARP Foundation Tax-Aide's knowledgeable volunteers deliver free, high quality tax services. This service is available at the Escanaba Public Library beginning February 9, 2015. Appointments may be made by calling the library at 906-786-4463 or 906-789-7323.

Tis the season of giving!

During the year of 2014, The staff of Peninsula Federal Credit Union collected money every week for casual Friday. Together, we raised over \$2,200! With the money collected, we were able to donate to several local charities in Delta and Menominee counties.



Employee Spotlight



My name is Kim Holden and I started working at Peninsula Federal Credit Union February 28, 2005. It will be 10 years this coming February since I began this journey. I was hired as a part-time teller and was also trained as a backup in the accounting department. I moved into the accounting dept. full-time in 2009 as an accounting clerk. A year later I took on the role as VISA processor as well. I have lived in Escanaba for most of my life where I am raising my 15 year old daughter Kaylin with my boyfriend Chris and our two cats Milo and Simba. My time outside of work is mostly spent watching my daughter play sports year round. I really enjoy attending all of her volleyball, basketball and softball games. What I enjoy most about working at PFCU is my job! I love what I do and how I get the opportunity to learn new things.



Several of our employees and family members took part in this year's Christmas parade down Ludington Street in Escanaba. The parade was held on Friday, December 5th. The theme for this year's Christmas parade was "Country Christmas."



October Employee Recognition

Amanda Hughes - 7 years

January Employee Recognition

Karen Derouin - 26 years
 Connie Penozza - 25 years
 Christina Drust - 3 years
 Amanda Knuth - 2 years
 Katherine Davison - 2 years

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 below or one available at any of our offices and deposit it in the drawing box.

This month's winner is Cheryl Pach.
 Congratulations!

VISA GIFT CARD GIVEAWAY

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

Name _____
 Phone _____

Let's Talk Statistics as of November 2014

Total Assets	\$121,186,321
Total Loans Outstanding	\$95,769,665
Member Share Deposits	\$105,297,131
Number of Members	10,772