

T ip\$ and Tale\$

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3700 10th Street, P.O. Box 367, Menominee, MI 49858-0367

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In seconds turn
your debit card



Secure, real-time
FRAUD PROTECTION

with  CardNav

Ask any employee for details!

PEOPLE

HELPING

PEOPLE

2015 INTERNATIONAL
CREDIT UNION DAY®

INTERNATIONAL CREDIT UNION WEEK

October 12-16, 2015

Tuesday - #CULUNCHLOCAL - Our employees will be purchasing lunch from a local venue to show support for our community. Also, "like" us on Facebook and look for our #CULUNCHLOCAL contest!

Friday - CardNav Educational Blitz - Come in and visit us on Friday to learn about CardNav, a program that acts as a remote control for your debit card, creating real-time security. We will have a gift for those attending!

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For the month of October, we will be collecting \$1 donations from our members. In return you will get to put your "helping hand" on our wall! We will be donating the funds at the end of October to a local charity!

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We will also be collecting gently used Halloween costumes during the entire month of October. You are welcomed to bring them to any of our three offices and we will be distributing the costumes collected at the Civic Center in Escanaba on October 21st from 4pm-6pm. In Menominee, the costumes will be donated to the Rainbow House.

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Join us for cake and popcorn on Thursday, October 15th

Share the Love

Campaign



LOVE MY
CREDIT UNION
REWARDS

Share the Love is a nationwide contest that asks credit unions to create a short video showcasing the good deeds and charitable work that they do in their local communities. Credit unions submit their videos and the public is able to vote for their favorites. Peninsula Federal Credit Union will be submitting a video and we will share the link with our members once it is uploaded! If we win, the **Tri-County Safe Harbor, Inc.** will be awarded a \$10,000 donation on our behalf from the Love My Credit Union Rewards program. Plus – you could win \$100 – just for voting! Your votes shed light on the humanitarian work happening in our own backyard, gives us a chance to donate even more to charity and gives you the chance to win great cash prizes! Voting opens October 1 and continues through December 24, 2015. We encourage you to share our video with friends and family through email and social media and ask that they vote for us too!



VISA Super Bowl 50 Sweepstakes

You could win a Grand Prize Trip to Super Bowl 50 just by using your Peninsula Federal Credit Union VISA card from 9/1/15 through 11/30/15! The trip is a 4 day, 3 night getaway complete with two prime seats to the Golden Super Bowl!

First Prize: \$5,000 for you to host a Super Bowl Party for 50 in your hometown!

See our website for official rules!



***** 75th Annual Meeting *****
 If you or anyone you know has memories, pictures or stories to share with us about Peninsula Federal Credit Union, please do so by stopping in or submitting an email to akangas@peninsulafcu.com or jgylock@peninsulafcu.com. Thank you!

Halloween is on Saturday, October 31st! Watch your local newspapers for trick-or-treating times in your area!

HAPPY
halloween

Membership Means More at Peninsula Federal Credit Union!

Introducing... Peninsula Perks Rewards Program!!!

Peninsula Federal Credit Union offers our members the chance to earn free product/services by taking advantage of the financial products we offer. Your reward level is determined by the membership points earned for the month. In addition to the free or discounted products/services, the points will accumulate monthly and can be redeemed for additional items. Information on redeeming points can be found on our website or in an informational brochure found at any of our locations!

Some of the discounts you can look forward to are: waived fee for Visa Gift Card, waived fee for Debit Card replacement, free box of checks - basic style, additional 250 ScoreCard® points, additional 500 ScoreCard® points, additional 1000 ScoreCard® points, increase Certificate of Deposit rate by 0.25%, increase Certificate of Deposit rate by 0.50%, reduction in loan rate 0.25%, reduction in loan rate 0.50%*

To view your points and membership reward level, reference your statement or go to It's Me 24/7 under the My Accounts Tab. If you have any questions about your level, how to increase your level, or how to redeem your points, please talk to a Member Service Representative by either calling 906-789-6400 or stopping in to any of our three convenient locations!

* Some restrictions apply, please see a Member Service Representative with questions.

The more you have,
 the more you earn...
 go for more!





You could WIN BIG in the Score BIG sweepstakes from ScoreCard Rewards! You're automatically entered just for being a cardholder! Earn an additional entry for each qualifying purchase made with your Peninsula Federal Credit Union ScoreCard Rewards Card between August 1st and October 31st!

- **Grand Prize:** 1,000,000 ScoreCard Bonus Points
- **First Place:** Getaway Package - 3-night stay at Hyatt for two; \$1,000 in Southwest gift cards; 3-day car rental from National Rental Car and a \$500 gift card
- **Second Place:** Outdoor Adventure Package - GoPro® HERO4 Silver HD with a Go Pro Accessory Pack; an Apple Watch®; a Men's Trek® Mountain Bike; and a pair of Beats™ by Dr. Dre™ Powerbeats2 Wireless Headphones.
- 5 GoPro® HERO Edition Camcorders
- 10 Sony® PlayStation® TV Systems
- 15 \$50 Visa Gift Cards

For official rules and complete prize details please visit ScoreCardRewards.com



Don't forget to **FALL BACK** on Sunday, November 1st at 2AM.



All of our offices will be closed on Monday, October 12th for employee training.



Old Man Winter is Coming...
ICE HIM OUT
with our
HOT RATES
on anything with a title!

Old Man Winter is right around the corner! Ice him out with our hot rates on winter vehicles and your winter fun won't run cold this year! Let Peninsula Federal Credit Union help you slide into the driver's seat of anything with a title during October and you'll be feeling warm and fuzzy all winter long! Stop by any of our three locations to find out how we can help today!



LOVE MY CREDIT UNION REWARDS

Exclusive discounts and benefits.



The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



Life insurance can cost less than you think.

We can help.



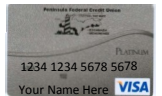
We offer TruStage Life Insurance Policies to help you protect the people who matter most in your life. Underwritten by CMFG Life Insurance Company, these plans are designed to fit your budget and provide excellent coverage.

To learn more visit our website or call any of our offices.

TruStage™ Life Insurance Company is offered by TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by our credit union.



Shop. Click. Buy.
VISA Checkout Simplify online purchases



Do you get tired of continuously inputting your credit card and shipping information while shopping online? We are here to help! With VISA Checkout, there will be no more tireless typing — VISA Checkout is a digital payment service designed to simplify your checkout experience using a secure, single sign-on at over 125,000 online retailers. VISA Checkout stores credit card and shipping information and it will even remember your preferred payment method! This product replicates the same ease you feel when you swipe your VISA in the physical world, but in the virtual world.



WOULD YOU LIKE TO SERVE ON OUR BOARD OF DIRECTORS?

The Nominating Committee is now accepting applications for positions on the Board of Directors. These positions will be voted upon at the February 2016 Annual Meeting. Members of the Credit Union who are interested in running for these positions should contact a committee member prior to November 13, 2015. Committee members are: **Chairman Gary Thinglum at (906) 786-8482 - Emil Ogren at (906) 786-5836 - Sharon Gray at (906) 241-4276.** As volunteers, applicants should be willing to learn about the Credit Union and to devote several hours per month to fulfill the duties of the position. If your application is not accepted by the committee, you may also be nominated by petition if the petition is signed by at least 1% of total membership.

Employee Spotlight

Cheryl Comeaux



Hi, my name is Cheryl Comeaux and I began my Credit Union journey in February 2003. I started as a part time teller, worked as a loan officer for many years and have been a Mortgage/Business Services Specialist for about 2 ½ years. I love working with my Credit Union family to provide our members with the financial services they need and helping them decide which services might make their financial situation better or easier for them to maintain. When I am not at work I'm spending time with my children, Troy 25 and Tara 20, and my husband Brian. We enjoy walking, biking, hiking, kayaking and just being outdoors.



SAVE TO WIN
NOTHING TO LOSE EVERYTHING TO WIN!



This Month's Winners are:
\$75 - Connie Kangas
\$25 - Ronald Budkis



\$25 Multi-State Winners:
Marilyn Pearson, Richard Caron
and Betty Pearson



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!

~About our Staff~
Employee Recognition

August
Michelle Winkelbauer - 25 years
September
Pam Jodocy - 25 years
Kim Parker - 10 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 this coupon or one available at any of our offices and deposit it in the drawing box. This month's winner is Mary Jo Carlson.
~~~~~ 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 \_\_\_\_\_

**Let's Talk Statistics**  
as of August 2015

|                         |             |
|-------------------------|-------------|
| Total Assets            | 126,377,435 |
| Total Loans Outstanding | 98,679,790  |
| Member Share Deposits   | 109,399,980 |
| Number of Members       | 10,939      |