

www.peninsulafcu.com  
906-789-6400

# T ip\$ and Tale\$

A monthly publication



April 2016

Volume 51, Issue 4

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

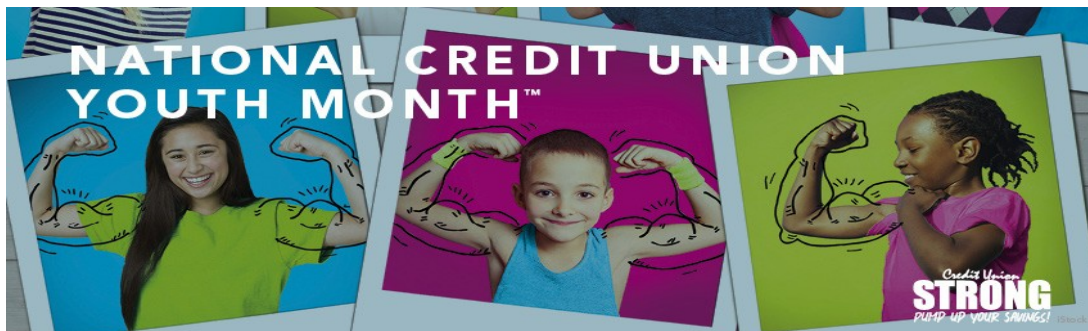
Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

## NCUA

National Credit Union Administration, a U.S. Government Agency



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



**Stop in during Youth Week, April 18-22!**

- Make over \$100 in deposits in April and pick a prize from our Fun Fitness Bag!
- All youth members that make a deposit during Youth Month will be entered to win one of 10 fitness trackers or a \$20 cash deposit!
- Pick up a coloring sheet at any office and return it when done to receive an extra stamp on your stamp card!
- Earn DOUBLE STAMPS every Wednesday in April (Up to 6 stamps)

Come on, what are you waiting for?

Take your financial fitness buffs into PFCU and pump up their savings!

We are Credit Union Strong!



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

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

VA  
Veterans  
Administration

GSE  
Fannie Mae  
Freddie Mac

FHA  
Federal Housing  
Administration

USDA  
Rural  
Housing

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



## SAVE TO WIN

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

**James Pineau, Darcy Bergerson,  
Patti LaMarch and Michael Thomas**



Open yours today  
and have a chance  
to win \$5,000 prize at  
the end of April!

~ About Our Staff ~  
**Employee Recognition**

Chris Hockin  
20 years

Jennie Gylock  
5 years

Annually, during the month of March, PFCU visits local schools' 3rd, 4th and 5th grades to educate them on financial topics. This year was the biggest year yet! 39 classrooms were visited at over ten schools and we educated over 875 students. Because of the Credit Union's previous efforts we were awarded the 2015 Desjardins Youth Financial Education Award. This award was created to recognize leadership within the credit union movement on behalf of financial literacy for all ages. We are very proud to have been awarded such a prestigious award and we will continue to teach financial literacy to our local youth in the years to come!



Exclusively  
for credit union  
members

**GUARANTEED,  
NO-COST**

Visit our website for more information and to sign up for your no cost Accidental Death & Dismemberment Coverage, an exclusive offer to credit union members!

## Membership Means More at Peninsula Federal Credit Union! Introducing... Peninsula Perks Rewards Program!!!

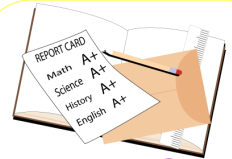
Peninsula Federal Credit Union offers our members the chance to earn free products/services by taking advantage of the financial products we offer. Your reward level is determined by the membership points earned for the month. In addition to the free or discounted products/services, the points will accumulate 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 any questions.

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



## Report Card Drawing

Congratulations to McKayla Mott and Madison Mott who were the 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.

## BRING IN YOUR GOOD GRADES!

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



### Looking for a low rate credit card?

We have one of the lowest card rates in the country!

#### Type - APR\*

Low Rate - 7.25%  
Platinum - 9.25%  
Rebuilder - 12.95%  
Business - 9.25%

- No Annual Fees!
- No Balance Transfer Fees!
- Low Foreign Transaction Fees!
- Convenient Payment Options

\* APR = Annual Percentage Rate

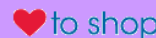
## The smarter way to your biggest refund - TurboTax

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**



### 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 location. Box availability may change at any time.

Please call 786-2732 for availability!

### 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.

New and Used Auto  
Loan Rates are so low,  
your piggy bank is ready  
for some new wheels!

Stop in to get pre-approved  
and start your vehicle  
shopping today!





Want to be rewarded for saving money and paying down debt?



Then you should try SaveUp!

Every month PFCU gives away \$40 to a lucky saver! Plus there are TONS of other ways to win!

Visit our homepage and click on the SaveUp banner to start your savings journey today!

## Money Market Rates

Balances < \$10,000 - .10% APY\*  
\$10,000.00-\$24,999.99 - .25% APY  
\$25,000.00-\$49,999.99 - .40% APY  
\$50,000.00 > - .50% APY

\*APY = Annual Percentage Yield  
Minimum balance required to earn stated rates. Monthly service fee could reduce principal balance.



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 locations and deposit it in the drawing box. This month's winner is Matthew Blake. Congratulations!

## Employee Spotlight

### McKinze Mott



Hi, I am McKinze Mott. I have worked at the Credit Union since June 2013. I am currently a Head Teller at the Main Office. I enjoy my job because I get to help members with their needs at the Credit Union on a daily basis. I am married to my high school sweetheart, Josh. We have two daughters, McKayla, 12 and Madison, 9. When I am not at work you can find me at the softball field watching my daughters play. I love summer and softball!

## Let's Talk Statistics

as of February 29th, 2016

Total Assets	\$130,662,560
Total Loans Outstanding	\$99,736,073
Member Share Deposits	\$113,464,082
Number of Members	11,091

### 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: \_\_\_\_\_