

Tip\$ and Tale\$

A monthly publication

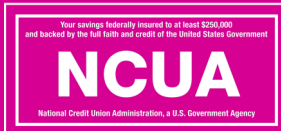


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www.peninsulafcu.com

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



Special points of interest:

- Peninsula Federal Credit Union Business Services
- Have a chance to win \$25,000 with TurboTax
- Save to Win monthly winners
- Get your tickets for our 75th Annual Meeting

Peninsula Federal Credit Union offers Merchant Services with TSYS

Peninsula Federal Credit Union and TSYS Merchant Solutions, a top 10 processor, offer you a payment processing program tailored to your business needs. Improve your bottom line with solutions for accepting credit, debit, gift and purchasing cards, checks, mobile and online transactions.



Our Business team from left to right are Cheryl C., Connie P. and Jamie F-J.



People-Centered Payments

With this program you will receive:

- *Customized payment solutions
- *Superior customer service
- *Decreased processing costs
- *End-to-end data security solutions

Call 906-789-6400 to speak with one of our Business Service Specialists today.

SAVE TO WIN

What is Save to Win?

It is a special certificate account at Peninsula Federal Credit Union that helps you build your savings while also giving you chances to win monthly and quarterly prizes. Each \$25 deposit into this account helps you build your savings and gets you another chance to win – up to 10 chances every month. Plus, all the money you deposit into the Save to Win account is still yours, plus interest. It really is a win-win situation! Stop in and ask any employee how you can get yours started today.

\$500 Quarterly Winner is

Dorothy Popelka

Monthly \$25 winners are:

Ricky Lavigne
Michael Alworden
Bobbi Silverstone
Judith Hansen
Dianne LaChance
Kathryn Jacobsen

Congratulations to all our winners!



EQUAL HOUSING
LENDER



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.

75TH ANNUAL MEETING SATURDAY, FEBRUARY 20, 2016 AT THE ISLAND RESORT & CASINO

Tickets \$15 per person. Registration begins at 5:00 pm EST ~ Dinner begins at 6:00 pm EST

Make reservations now and purchase tickets at any of the Credit Union offices. Business meeting to follow. This year's entertainment will be Nick Paul. Nick is an award winning magician and comedy performer recently voted "Critic's Choice" for Best Variety Performance at the Orlando International Fringe Festival for his sold out show "Impossible Feats of Fake Magic". We will also be giving away several prizes such as a Kindle, NuVision tablet and a TV, to name a few. Dinner will be buffet style. Hurry and get your tickets, we will take reservations until February 10, 2016 or until we have 350 reservations.

TAX PREPARATION FOR SENIORS

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 in February 2016. Appointments may be made by calling the library at 906-786-4463 or 906-789-7323.

The hats and mittens collected at our Escanaba offices were donated to the MDS CAA Early Childhood Program. In Menominee, they were donated to the Carney-Nadeau Schools and Abundant Life Homeless Shelter. Thank you for all the generous donations and helping make a difference in our communities.

Pictured to the right are MDS CAA Family/Community Manager Angie G. and PFCU employee Jennie G.



Attention Bill Pay Users

We will be changing Bill Pay providers effective April 7th. 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 7th. If you have any questions please call the Credit Union. Thank you for your patience during this transition period.



Peninsula Federal Credit Union has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000. ¹

- TurboTax translates taxes into simple questions about your life and puts everything 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.

Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.

¹ TurboTax \$25,000 Payday Sweepstakes. 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. Sweepstakes ends 2/18/16. 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 Peninsula Federal Credit Union website for Official Rules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$35,000. 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-03-22H, San Diego, CA, 92129. © 2015-2016 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2015. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

**Join us for our
first member
appreciation
event of 2016!
Friday,
February 12th.**

Be one of the first 75 members through the door at any office on Friday, February 12th to receive a special gift. Also, register for a chance to win a \$75 Visa Gift Card and enjoy popcorn, cake and refreshments.



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 _____

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 Nick Pinar. Congratulations!