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A monthly publication



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www.peninsulafcu.com

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| 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 2016

| | Annual Percentage Yield | Dividend Rate |
|--------------|-------------------------|---------------|
| Shares | 0.10% | 0.10% |
| Share Drafts | 0.05% | 0.05% |
| IRA Shares | 0.70% | 0.70% |
| Money Market | 0.10% - 0.50% | 0.10% - 0.50% |

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



ARE MULTIPLE LOAN PAYMENTS WEIGHING YOU DOWN? RATHER THAN LOSING NOTCHES ON YOUR BELT THIS NEW YEAR, HOW ABOUT SHEDDING THOSE EXTRA PAYMENTS!? PENINSULA FEDERAL CREDIT UNION CAN HELP, WITH A DEBT CONSOLIDATION LOAN THAT WILL NOT ONLY HELP SHRINK DOWN THE NUMBER OF PAYMENTS YOU'RE MAKING EACH MONTH BUT IT COULD ACTUALLY SAVE YOU MONEY TOO! GET THE DETAILS, YOU OWE IT TO YOURSELF! STOP IN AND SEE US TODAY IN ESCANABA, MENOMINEE OR ONLINE AT PENINSULAFCU.COM.

Borrow up to \$10,000

| | |
|-----------------|---------------------|
| AS LOW AS 2.99% | APR UP TO 24 MONTHS |
| AS LOW AS 3.75% | APR UP TO 36 MONTHS |
| AS LOW AS 4.25% | APR UP TO 48 MONTHS |
| AS LOW AS 4.75% | 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!

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

**PLEASE JOIN US FOR OUR 75TH ANNUAL MEETING
SATURDAY, FEBRUARY 20th, 2016
AT THE ISLAND RESORT & CASINO**

Tickets \$15 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 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 906-789-6400. This will be a smoke free party. We will take reservations through February 10, 2016 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 20, 2016, 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 three (3) positions open to the Board of Directors are: Linda Leisenring, Jim Hughes and Mark Miller. 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 75th Annual Meeting.
Tickets are \$15 per person.



Name: _____



Spouse/Guest: _____

Please Print

The smarter way to your biggest refund - TurboTax

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

This year, file your taxes the smarter way, and get your biggest possible refund – guaranteed. TurboTax® guides you every step of the way. Plus, you can **save up to \$15** on TurboTax federal products.

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.

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**

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



SAVE TO WIN

November's Winners:

\$75– Dorothy Popelka
\$25– Kay Briggs

STATEWIDE

Jason Deno, Patti LaMarch,
Linda Budkis and
Virgil Oswald

Congratulations!

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.

Must be 18 and a MI resident to be eligible for prizes.



All Peninsula Federal Credit Union locations will be closed for employee training on Monday, January 18th. You can access your money through our convenient ATM's, transfer funds via Home Banking and make deposits with our Mobile App. Thank you.



www.lovemycreditunion.org



WHAT WILL YOU DO WITH YOUR MATURING CD? *A Message from Peninsula Investment and Retirement Services*

Is your credit union CD maturing? Are you looking for alternative investment options? Do you need an objective opinion from someone that knows about investments?

Look no further. Peninsula Investment and Retirement Services, located at 7126 Co. Road 426, can help you determine what to do with the money from your maturing CD. We offer a variety of investment options and provide assistance in helping you determine your financial goals.

With so many investment options available, it's sometimes hard to sort through them all and feel confident in your decision. The objectivity and experience of a professional can help make you feel confident in your decision. Through Peninsula Investment and Retirement Services you have access to a variety of insurance and investment options:

- | | |
|--------------------|------------------------------|
| Mutual Funds | Variable and Fixed Annuities |
| Brokerage Accounts | Stocks and Bonds |
| IRAs | Life Insurance |

Geno Maino
Peninsula Investment and Retirement
Services Representative



Contact Peninsula Investment and Retirement Services Representative at 906-789-6400 today for more information or to schedule a no-cost, no-obligation appointment.

• Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

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Tis the season of giving!

During 2015, The staff of Peninsula Federal Credit Union collected money every week for casual Friday. Together, we raised over \$2,500! With the money collected, we were able to donate to several local charities in Delta and Menominee counties.



Employee Spotlight



Hello, my name is Alyssa Kangas and I began working at Peninsula Federal Credit Union in June of 2014. I started off as a part-time teller at the Main office and remained in that position for eight months. From there, I was given the opportunity to apply for the Marketing Assistant position. A couple of weeks later I was notified that I got it, I was SO excited! I am currently still working in that position and everyday I come to work excited to complete my duties! Outside of work my life is very busy right now! I got engaged in July of 2015 and I am planning a wedding for October of 2016. My fiancé and I just purchased a home in December and we are doing some work on it, with plans to move in around February of this year. Other than that, you can find me with my friends, golfing, crafting, or watching my favorite tv shows!



truSTAGE™

Decisions about your health insurance are some of the most

important ones you can make. Who will provide your care? How much will it cost? What will the Affordable Care Act (ACA) mean to you and your family? What are the options? What's the best choice?

For the answers, we're proud to work with GoHealth—the nation's most complete online marketplace for finding health insurance coverage. More than 30 million consumers have used GoHealth to compare health insurance quotes and purchase individual coverage.

New Year, New Financial You!

Are you looking to get your finances on the right track this year? We can help, we offer FREE financial counseling services to our members. Call 906-786-2732 to schedule your appointment today!

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 Marlene Casey.
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 2015

| | |
|-------------------------|---------------|
| Total Assets | \$126,560,001 |
| Total Loans Outstanding | \$99,036,115 |
| Member Share Deposits | \$109,441,013 |
| Number of Members | 10,985 |