

April 2017
Volume 53
Issue 2

www.peninsulafcu.com

T ip\$ and Tale\$

A quarterly publication

301 North 30th Street, P.O. Box 717, Escanaba, MI 49829-0717

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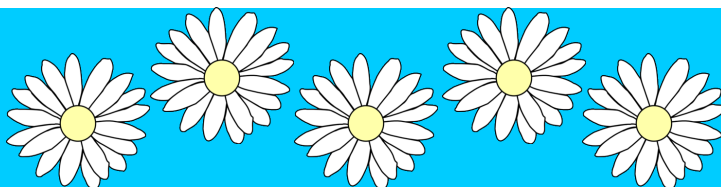
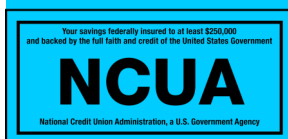
906-786-2732 / 888-547-2732

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

906-863-5382

IMPORTANT INFO:

- All offices will be closed on **Monday, May 29th** in observance of Memorial Day.
- All offices will be closed on **Tuesday, July 4th** in observance of Independence Day.



You are able to make your
2016 IRA deposits until
April 17th 2017



April is Youth Month at the Credit Union!

Stop in during the month of April and see all
the fun activities we have planned.

We make saving fun!



Report Card

Congratulations to McKayla Mott
and Cassandra Krenek
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 FOR A CHANCE TO
EARN A \$50 GIFT CARD!**

Are your kids enrolled in our Kids and Teen Clubs?

What are these clubs? Well. The Lighthouse Kids Club is for
children ages 5-13 and the Teen Club is for children ages 13-17.
These clubs are programs that are built to encourage your child to
save! For every deposit your child makes, they earn stamps which
can be turned in for rewards.

Stamps are earned as follows:

\$5.00-\$25.00= 1 stamp

\$25.01-\$50.00= 2 stamps

\$50.01 and over=3 stamps

15 stamps will earn either a Willow Creek Cinema Gift Card or a
McDonalds Arch Card

**Visit one of our Member Service Representatives and get your
child/children enrolled today!**



LOVE MY CREDIT UNION REWARDS



- Maximum refund guaranteed
- 100% accurate calculations guaranteed
- Audit support guaranteed



- \$850 in FREE security equipment
- Smoke communicator



\$100 cash reward with every new line



Credit Union members earn cash back at over 1,500 online retailers!



Members can save up to \$519.52 on car insurance!

Exclusive benefits and discounts at these retailers! The more offers you take advantage of, the more you save.

Start saving today at LoveMyCreditUnion.org.

Skip—A—Payment

Sometimes a little extra time can make a big difference. That is why we offer Skip—A—Payment, a convenient program that allows you to skip a payment on one or all of your **qualified loans**. The skip payment option may not be used for two consecutive months; a 60 day period of payments must be made before the loan will be eligible for a second skip payment option. A \$25.00 fee will be charged and will be withdrawn from your account at the time of the request.



February Winners: Doreen G & Richard D



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!

Hours & Locations

Escanaba Main Office
301 North 30th Street

Hours:

Lobby & Drive thru

Monday-Friday

8:30 a.m. – 5:30 p.m.

Saturday

8:30 a.m.-12:30 p.m.

Escanaba Mill Office

Hours:

Lobby & Drive thru

Monday – Friday

9:00 a.m. – 5:30 p.m.

Menominee Office

3700 10th Street

Hours

Monday – Friday (central time)

8:30 a.m. – 5:00 p.m.

Saturday (drive only)

9:00 a.m. – 12:00 p.m.



Find us on:
facebook®

facebook.com/PeninsulaFCU

ATTENTION VISA CARDHOLDERS!

As of February 2017, we have converted to in-house VISA processing. There are a few minor changes to how things work:

- Due dates have changed from the 9th to the 28th, monthly.
- Payments should be mailed to PO BOX 717, Escanaba, MI 49829. You can still make payments at any office.
- You will no longer receive a separate statement, Credit card information will be included on your PFCU Account Statement.
- The VISA EZ Card website is no longer available, you are able to view your transactions through online banking.



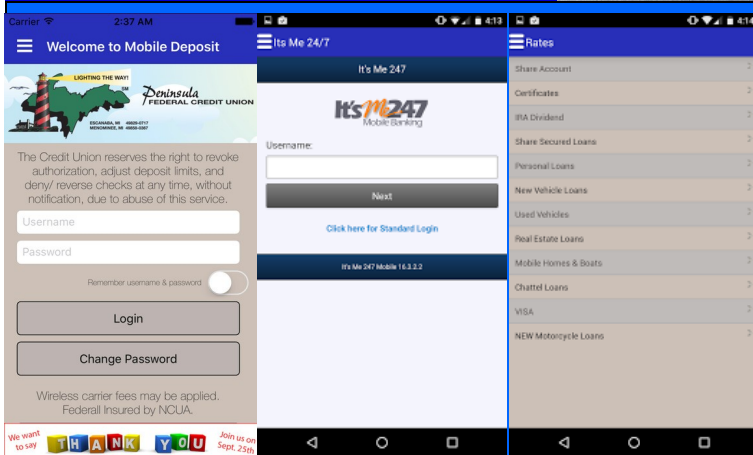
PFCU is now using ZipWhip! ZipWhip is a *texting service* for existing landline phones. Text us at (906)789-6400 with questions during your loan process, to send us a copy of your title, or even for account questions!



Grow your money with our 60 Month Certificate of Deposit account!

Open a certificate and make money out of money! We have options starting from 4 months all the way up to 60 months.

Earn 2.05% APY* on a 60 Month Certificate.
APY = Annual Percentage Yield. Substantial penalty for early withdrawal, minimum deposit required to earn stated rate. See a Member Service Representative for all of the details!



Mobile banking just got smarter!

Download the FREE Peninsula Federal Credit Union App to check account balances, pay bills, transfer funds to eligible accounts, locate branch offices, check rates, deposit checks and so much more

A goal without a plan is just a wish!

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!

Overnight deposits as of April 1, 2017

Regular Shares– Maintain at .10%

Share Draft Checking– Maintain at .05%

IRA Shares– Increase from .70% to .85%

Money Market– Change as follows:

Less than \$10,000– maintain at .10%

\$10,000 to \$24,999.99– increase from .24% to .40%

\$25,000 to \$49,999.99– increase from .40% to .55%

\$50,000 and over– increase from .50% to .65%



It's not how you bowl, it's how you roll

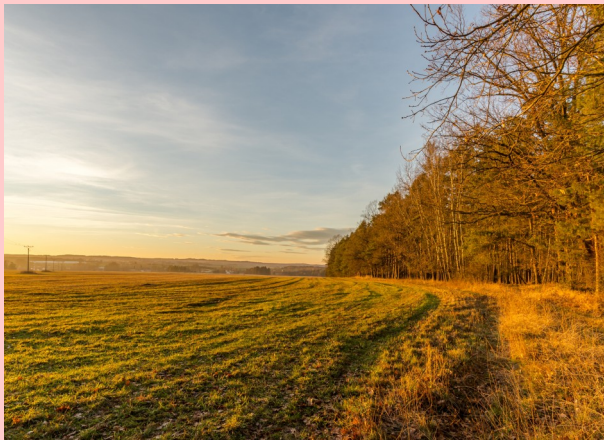
Each year, half a million people across America come together to have fun and raise money to support Big Brothers Big Sisters. We are proud to say that PFCU contributed to that number again this year. Big Brothers Big Sisters depends on donations to conduct background checks on volunteers to ensure child safety; and provide ongoing support for children, families and volunteers to build and sustain long-lasting relationships.

Meet our Board of Director Candidates

Lisa Cloutier:(incumbent) became a Board Member as of June, 2016. She is currently employed as Office Manager for Lakestate Industries. Lisa has been a Credit Union member for over 25 years. She is a Delta Force graduate of 2015, member of the Esanaba Rotary Club, and is the Secretary for the Escanaba Little League and Heartbreakers Softball program. Lisa is married to Mark and they have 2 children, Her family loves to play baseball/softball and enjoy hunting and fishing.

Sharon A Gray: (incumbent) is a Certified Public Accountant. Sharon worked in the public accounting field for 18 years in Escanaba retiring in 2014. Prior to that she owned and operated a small business. Currently, she and her husband Bill own a custom metal art fabricating shop in Rapid River. Sharon has been a Director on the Board for 3 years and has been a PFCU member for several years. She is currently an active member of AAUW (American Association of University Women), Krusin Klassics, Vintage Tin and Great Lakes Sports & Recreation Club. Sharon and her husband Bill have 2 children, 2 grandchildren, and have made their home in Rapid River. In her leisure time Sharon enjoys traveling, golfing, gardening, and spending time with family and friends.

Susan L Standing: (incumbent) has been a Credit Union member for 51 years and a Board member for the past 32 years. While serving on the board, Sue has served as Secretary for 23 years of those years and a member of the Supervisory Committee for 31 years. She currently serves as Chairman of that committee. Sue retired from her position as Payroll Supervisor with MeadWestvaco in 2003, after 37 years of service. Sue feels that her 32 years of experience on the board and personal contact with our members is a valuable asset to our Credit Union. Being a 26 year breast cancer survivor, Sue continues to volunteer for the Delta County Cancer Alliance and is on the Foster Grandparent Advisory Board. She and her husband Tom are natives of the Escanaba area and reside in Soo Hill. Sue's interests are being with family, traveling to visit their daughter and family in Colorado and involvement with our Credit Union.



We are now offering LAND LOANS!!

Credit Rating– 640 & above

Max Term– 15 year fixed

Lending Area– Delta, Schoolcraft & Menominee Counties

20% Down– Financing up to 85% of purchase price or appraisal, whichever is less

See a mortgage officer for more information!

VISA GIFT CARD DRAWING

Once a month this Credit Union selects a lucky member to receive a \$30.00 VISA Gift Card.

February winner is Sally Pepin

March winner is Charlene Donovan

April winner is Todd Nelson

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 _____

Annual Meeting

The meeting is scheduled to be held in the lobby at the N. 30th St. Office on Wednesday, May 10, 2017 at 5:45 pm.

We will no longer be publishing a monthly Tips and Tales Newsletter. We will, however, publish a quarterly issue.

Please watch our lobbies and our website to stay in the know regarding updates, closures and office information.