

July 2017
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T ip\$ and Tale\$

A quarterly publication

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

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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

IMPORTANT INFO:

- All offices will be closed on Tuesday, July 4th in observance of Independence Day
- All offices will be closed on Monday, September 4th in observance of Labor Day



FIGHT FRAUD

Arm yourself with



Control debit card use and spending— in real time— via your smartphone or tablet.

- Turn cards on, off and back on again, in seconds
- Use GPS to control transactions within a designated location
- Limit card use to specific merchants or purchases
- Control spending by setting limits to match your budget
- Receive real-time, in-app card-use notifications and spending-limit alerts



Congratulations Class of 2017 Wherever life takes you, take us too!

When you leave your hometown, you don't have to leave us too! Take your PFCU account with you with our Shared Branches, Home Banking, and our Mobile App featuring Mobile Deposit.

LendKey

Don't spend your time filling out multiple applications, make the wise choice with our convenient student loan/student loan consolidation plans. You can apply online or at the credit union and secure the financing for your entire college career!



We pay for A's & B's

We want to pay you for your good grades!

Bring in your report cards and receive \$1 for A's and .50 for B's (Limit of \$10 per child per report card)

Have a safe and fun Summer Vacation!

Are your kids enrolled in our Kids and Teen Clubs?

What are these clubs? Well, the Lighthouse Kids Club is for children ages 0-12 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

Can be redeemed for:

Mish watersports— an hour long kayak rental is a **full** punch card

\$10 deposit— a **full** punch card

Custom size/color PFCU t-shirt- a **full** punch card (made specifically for your child so it will not be immediately available)

Movie Gift Card— a **half** punch card

DeBacker family dairy— a **half** punch card

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

Are you traveling?

If you plan to travel, please call our **accounting department**. They will attach a note to your **debit and credit** cards to temporarily allow transactions near your travel destination. If you don't let us know, your card may get blocked because of suspected fraud. Please call us with the following: your name, destination, flying or driving, travel dates, phone #(s), account #(s), debit/ visa card #(s) and email address.



Facebook.com/PeninsulaFCU or online at <https://www.Peninsulafcu.com>

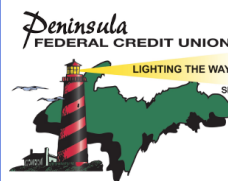
\$SAVE WIN[®]



May \$25 winners:
Janice K, Ashley R, Sara T,
Robert G, Matthew H & Bruce L



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!



Want to win \$50?

From now until the end of the year, win \$50 just by putting this cling in your car window! If an employee of Peninsula Federal Credit Union spots your car with this cling, you get a chance to win \$50 cash! Look for your car description and license plate in any of our locations on the lobby tv.

Ask any employee for more details.



We now offer EMV Debit Cards!

Wondering how to use the chip card? We can help! If a store is not chip-enabled, you can still swipe it like you would a normal debit card. If it is enabled, insert your card with the chip toward the terminal, facing up. Do not remove until prompted. Provide your signature or PIN as prompted by the terminal. Some transactions may not require either. When the terminal says the transaction is complete, remove your card!

See an MSR for more details or to get your EMV Debit Card today!

Shopping for a new vehicle, get preapproved today!

Shopping for a new car, truck or SUV. Peninsula Federal Credit Union can help make it an easy and carefree experience with a preapproved vehicle loan. Preapproval gives you confidence and buying power with a great rate on your new vehicle. Call or visit with one of our loan officers today at any of our three convenient locations in Escanaba or Menominee, or apply online at www.peninsulafcu.com



**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.

A goal without a plan is just a wish!

Are you looking to get your finances on the right track? We can help!
We offer FREE financial counseling services to our members.

Call 906-786-2732 to schedule your appointment today!



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 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 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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Grand RE-Opening at the Menominee branch!

Join us Wednesday, July 12th, at the Menominee branch for our member appreciation / grand re-opening event! We will be serving hot dogs from 12pm-1pm, have a live broadcast, and will be giving away some great prizes which happen to include two tickets to the Milwaukee Brewers game on July 28th!

Did you know, that Peninsula Federal Credit Union has received a 5 star financial strength rating for 108 quarters by Bauer? Or that we were one of only 16 Credit Unions in the country to be awarded with the America Saves Designation of Savings Excellence. Or that we rank 2nd in our peer group in the country in member value by Callahan? When we succeed, you succeed. You are the reason we are ranked a national leader in member satisfaction.

Thank you for choosing us to be your trusted financial partner.

We are now offering Fixed Second Mortgages!

Home equity loans allow qualifying borrowers to obtain credit based on the equity in their home. We offer both open and closed-end home equity loans. Open-end credit allows qualifying borrowers to draw against a pre-authorized line of credit by voucher.

Closed-end loans are generally reserved for loans with a higher loan to value ratio. Please see a mortgage officer for more information or how to get started on your Fixed Second Mortgage today!

Are you holding off on investing in a CD because you think the rates are going up? Well we've got just the thing for you! Our new Rate Jump Certificates allow you to opt into a new rate once per term, if the rates increase for that certificates term!

New Rate Jump CD*

• 18 Months	1.190%	1.200%
• 24 Months	1.340%	1.350%
• 30 Months	1.440%	1.450%
• 36 Months	1.640%	1.650%
• 48 Months	1.835%	1.850%
• 60 Months	2.080%	2.100%

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

7126 Co. Road

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.

VISA GIFT CARD DRAWING

We will be drawing three winners for the quarterly visa card drawing. The three names for this quarter are- Regis LaFleur, D.J. French and Carlee Mays

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

Total Assets	\$145,507,854
Total Loans Outstanding	\$118,443,743
Member Share Deposits	\$128,590,464
Number of Members	10,876

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.