

October 2017  
Volume 52  
Issue 4

# T ip\$ and Tale\$

A monthly publication



Remember to  
set your clocks  
**BACK** on Sun-  
day, November  
5th!

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

906-789-6400 / 888-791-6420

7126 County 426 M.S. 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 **Monday, October 9th** (Columbus Day) for employee training., **Thursday, November 23rd** in observance of Thanksgiving, and **Monday, December 25th** in observance of Christmas.

## Dividend Information for October 2017

	Annual Percentage Yield	Dividend Rate
<b>Shares</b>	<b>0.15%</b>	<b>0.15%</b>
<b>Share Drafts</b>	<b>0.10%</b>	<b>0.10%</b>
<b>Money Market</b>		
<b>Less than \$10,000</b>	<b>.15%</b>	<b>.15%</b>
<b>\$10,000-\$24,999.99</b>	<b>.40%</b>	<b>.40%</b>
<b>\$25,000-\$49,999.99</b>	<b>.55%</b>	<b>.55%</b>
<b>\$50,000 and over</b>	<b>.65%</b>	<b>.65%</b>

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



**We all know  
it's coming ...  
why wait?**

From Monday,  
October 2<sup>nd</sup>  
through Tues-  
day, November  
14<sup>th</sup>, we will be  
offering a twenty-  
four-month loan  
special with

rates as low as 2.75% for early Christ-  
mas shopping.

Stop in and see a Member Service  
Representative today for more details!

What is a rate jump? Start with a great rate, plus have the opportunity to increase your rate if our rate goes up! We have competitive rates and you can grow your money faster with interest compounded daily.

### Rate Jump CD\*

	Rates	APY
18 Months	1.240%	1.250%
24 Months	1.440%	1.450%
30 Months	1.640%	1.650%
36 Months	1.840%	1.850%
48 Months	2.035%	2.050%
60 Months	2.235%	2.250%

Substantial penalty for early withdrawals.

APY\*\* = Annual Percentage Yield



## WOULD YOU LIKE TO SERVE ON OUR BOARD OF DIRECTORS?

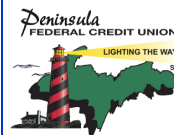
The Nominating Committee is now accepting applications for positions on the Board of Directors. These positions will be voted upon if an election is necessary. Members will be able to vote electronically or by visiting one of the Credit Union's branches. Members of the Credit Union who are interested in running for these positions should contact a committee member prior to November 15, 2017. Committee members are: Chairman Gary Thinglum at (906) 786-8482 - Emil Ogren at (906) 786-5836 - Sharon Gray at (906) 241-4276. As volunteers, applicants should be willing to learn about the Credit Union and to devote several hours per month to fulfill the duties of the position. If your application is not accepted by the committee, you may also be nominated by petition if the petition is signed by at least 1% of total membership.



**YOU COULD SAVE  
HUNDREDS OF  
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[TruStageAutoHome.com](http://TruStageAutoHome.com)

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.



## 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.

## We now have EMV Debit Cards!

- ⇒ EMV (Europay, MasterCard, Visa) is a micro-chip technology that provides increased security capabilities. This is sometimes referred to as a Smart Card or Chip Card.
- ⇒ EMV cards are equipped with a small metallic square (chip) on the front of the card that stores information.
- ⇒ Originating in Europe, EMV technology has been instrumental in preventing the spread of debit card fraud, and will be the chosen method of payment in the United States within the next few years.

For more information see a Member Service Representative today!

## ENJOY EXCLUSIVE SAVINGS EVERY DAY

Members have saved nearly \$2 billion with Love My Credit Union Rewards!



Get more from your credit union membership at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



## We're paying it forward by giving back.

Starting in October, vote for Peninsula Federal Credit Union's Share the Love video to help us win \$ for The Foster Closet of Delta County.

We will be entering a video into the third annual Love My Credit Union® Campaign contest that highlights local community involvement by the credit union industry across the country. We need your votes for our video to win! If we win, The Foster Closet of Delta County will be awarded a donation of up to \$21,000 on our behalf from the Love My Credit Union Rewards program.

Halloween is Tuesday  
October 31st. Watch your local  
newspapers for trick or treating  
times in your area.

**Happy Halloween!**





# Volunteering Throughout the Year!





## YOUR FINANCIAL JOURNEY IS UNIQUE.



Just as your lifestyle and goals are different from other people, so are your financial needs. Whether you're looking for help with just one specific financial issue today, or you're looking for a trusted source to create a full financial roadmap, contact me to get started.



**Geno Maino**  
Financial Services Representative

Office (906) 786-2732  
Mobile (906) 361-6550  
Geno.maino@cunamutual.com

### The MEMBERS Financial Services Program

Located at:  
Peninsula Federal Credit Union  
7126 County 426 M.5 Road  
Escanaba, MI 49829



Securities sold, advisory services offered through CUNA Brokerage Services, INC. (CBSI), member FINRA/SIPC, a 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. CBSI is registered broker/dealer in all fifty states of the United States of America. The representative may also be financial institution employee that accepts deposits on behalf of the financial institution.  
CBSI-1683580.1-0117-0219 2017 CUNA Mutual Group

### VISA GIFT CARD DRAWING

We will be drawing three winners for the quarterly Visa Card drawing. The three names for this quarter are:  
Michael Mohler, Mitchell Jensen & Victoria Berg

### 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\$" if you are chosen as a winner.

Name \_\_\_\_\_  
Phone \_\_\_\_\_

### Let's Talk Statistics as of August 2017

Total Assets	\$152,790,013
Total Loans Outstanding	\$126,095,460
Member Share Deposits	\$135,605,714
Number of Members	11,060

We are longer be publishing a monthly Tip\$ and Tale\$ Newsletter. We are however, publishing a quarterly issue. Please watch our lobbies and our website to stay informed on updates, closures and office information.