



T ip\$ and Tale\$

January 2018
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Issue 1

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906-863-5382



There's nothing better than serving our members well and giving back. One of the biggest compliments our members give us is the friendly services we provide. So, our way to say, "Thank You," is rewarding you for all new member referrals from January 1st to February 28th. You will earn \$10.00 and so will your friend. There is no limit on how many referrals.

Peninsula
FEDERAL CREDIT UNION

Refer a friend and both get \$10!

Existing members: To qualify, the referring member must be a Peninsula Federal Credit Union member & be a member in good standing. No limit to how many \$10 referrals can be earned.*

New members: Only one of the following three requirements must be met to earn the \$10 reward:

- 1) Open New Membership Account & Maintain \$5,000 Loan Product for 90 Days**
- 2) Open New Membership Account & Maintain \$10,000 Certificate of Deposit for 90 Days**
- 3) Open New Membership Account & Checking Account with Minimum \$200 Direct Deposit for 90 Days**

*Existing member will be credited the \$10 referral reward in their share account after new member requirements are met.

**New member will be credited the \$10 reward in their share account after one of the above requirements are met.

Dividend Information for January 2018

	Annual Percentage Yield	Dividend Rate
Shares	0.15%	0.15%
Share Drafts	0.10%	0.10%
Money Market		
Less than \$10,000	.15%	.15%
\$10,000-\$24,999.99	.65%	.65%
\$25,000-\$49,999.99	.80%	.80%
\$50,000 and Over	.90%	.90%
IRA Shares	.95%	.95%

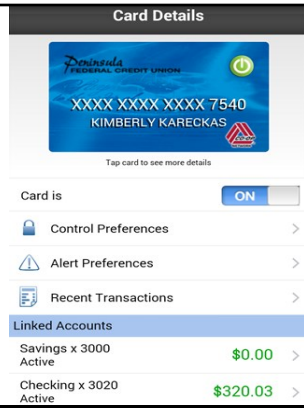
These rates are declared by the Board of Directors and paid quarterly from available earnings!



CardNav thru Co-Op

CardNav allows a member to control their debit card by turning it off/on, setting control preferences for their spending and sending alerts.

What can you do?
Control Preferences,
View Recent Debit Transactions
Transfer Funds in Base Account
Number



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

TAX Information, members will be able to access their tax forms online via It's Me 247. These forms will be available mid-late January with the exception of 5498's which are created in May. The following forms will be available to view:
 1098, 1099-C, 1099-R, 5498, 1098-E, 1099-INT, 1099-SA, 5498-ESA, 1099-A, 1099-Q, 5498-SA.
 NOTE: 1099-MISC forms will not be available online.

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



SAVE TO WIN

\$25 Multi-State Winners:

Lori, & Stephen

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!



YOU COULD SAVE HUNDREDS OF DOLLARS ON YOUR CAR INSURANCE

For your FREE, no obligation quote:
 call toll-free 1-888-380-9287
 or visit
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.



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!



*Drift thru the snow to
a New Loan in 2018!*

*See us today for
great rates!*

Tis the Season for Giving!

During 2017, the staff of Peninsula Federal Credit Union, together, raised over \$2,100 by donating on Fridays to wear jeans!

With the money collected, we were able to donate to several local charities in both Delta and Menominee counties. Those charities were: Bay Cliff Health Camp, Operation Christmas Smiles, Delta Animal Shelter, End the Silence, St. Vincent de Paul, Welcome Newborns, Abundant Life Homeless Shelter, and the Rainbow House.

We are so happy to have been able to help these many organizations during the holiday season!



ANNUAL MEETING ANNOUNCEMENT

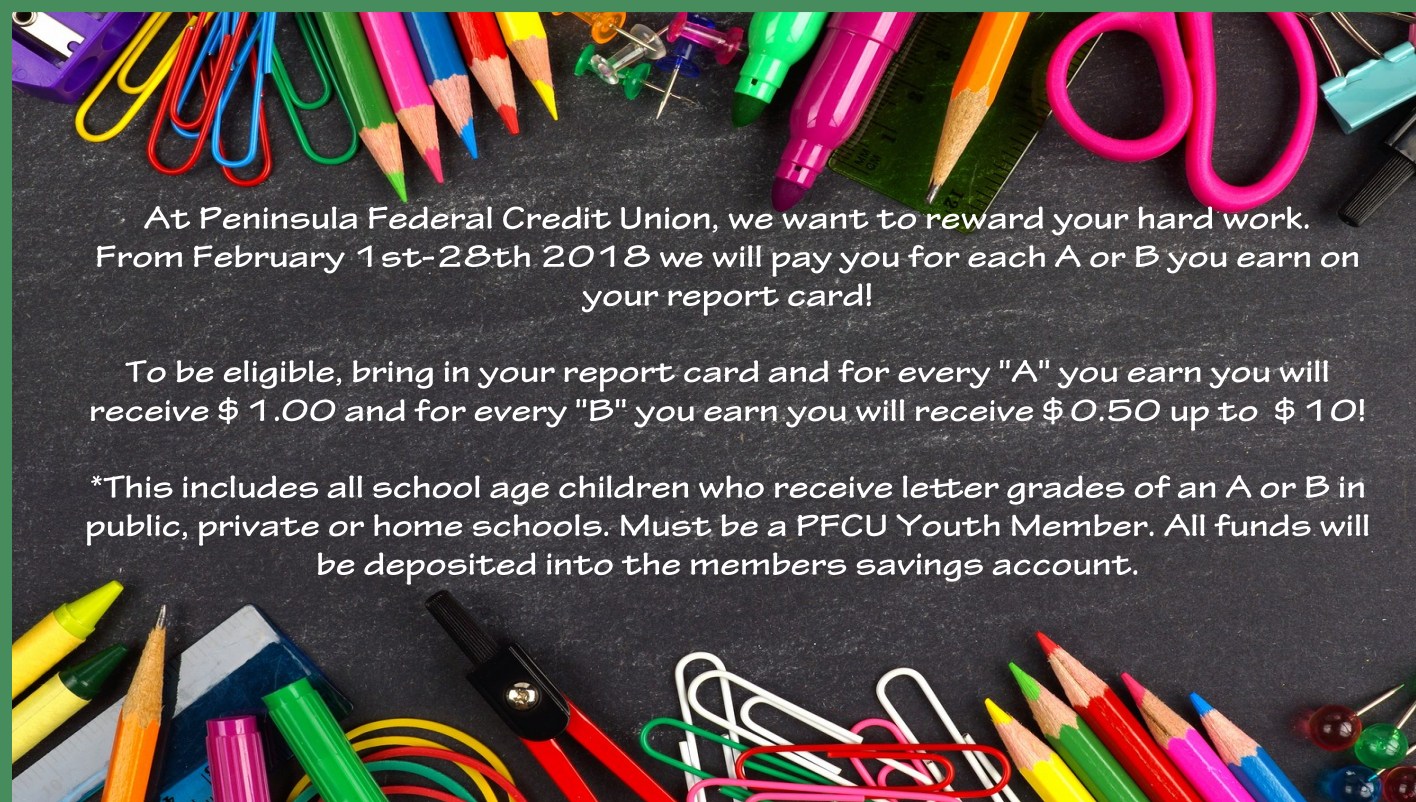
Betty Trudell and Keith Marenger were the only two members that showed an interest in seeking election to the Board in 2018. Since there are only 2 Board seats available, they will be automatically reelected at the 2018 annual meeting.

Annual meeting will be held on Tuesday, February 20th at 5:45 at our N. 30th St location. The small meeting will cover the business that is necessary to run the Credit Union.
We appreciate your attendance.

At Peninsula Federal Credit Union, we want to reward your hard work. From February 1st-28th 2018 we will pay you for each A or B you earn on your report card!

To be eligible, bring in your report card and for every "A" you earn you will receive \$ 1.00 and for every "B" you earn you will receive \$ 0.50 up to \$ 10!

***This includes all school age children who receive letter grades of an A or B in public, private or home schools. Must be a PFCU Youth Member. All funds will be deposited into the members savings account.**



eStatement Member Promotion January-June 2018

Sign up for eStatements online or at our locations.

Be entered into a \$500.00 minimum drawing.

Current Members that have eStatements will be automatically entered.

*drawing the lesser of \$500 or \$1 for every new eStatement sign-up

Lets Cash in on eStatements together!

4 REASONS TO CASH IN ON THE BENEFITS OF eStatements

1. Protect your identity

Paper statement can be misdelivered or stolen
You have to shred them before discarding so your info is safe
Security built into online banking access is tight and reliable

2. Protect the Planet

eStatements don't generate any paper waste
16.5 million trees could be saved annually

3. Protect Your Time

Forget waiting on statements to show up in your mailbox
Access 24/7 and get your statements in a few clicks
Balance your checkbook when you have time

4. Protect Your Finances

Get instant access to your account information anywhere
Avoid spending errors by checking your statement any time
Double-check your payment and deposit histories with ease



VISA GIFT CARD DRAWING

We will be drawing three winners for the quarterly Visa Card drawing. The three names for this quarter are:

Geri Doyal, Shawn Johnsen, & Gerald Hays



**Like Us on
Facebook.**

Let's Talk Statistics

as of November

Total Assets	\$155,577,447
Total Loans Outstanding	\$130,166,416
Member Share Deposits	\$138,126,215
Number of Members	11,198

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 _____