

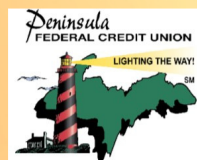
TIP\$ & TALES

OFFICIAL NEWSLETTER OF PENINSULA FEDERAL CREDIT UNION

7126 County 426 M.5 Road, P.O. Box 717, Escanaba, MI 49829-0717 906-786-2732 / 888-547-2732

301 North 30th Street, P.O. Box 717, Escanaba, MI 49827-0717 906-789-6400 / 888-791-6420

3700 10th Street, P.O. Box 367, Menominee, MI 49858 906-863-5382



These rates are subject to change at anytime without notice.

Current Savings rates
as of July 1, 2018

Federally insured
by NCUA.



Description	Base Rate	APY ²
Shares (Minimum \$5 Balance ¹)	0.15%	0.15%
Share Draft (Checking Account)	0.10%	0.10%
Money Market - Balances under \$10,000	0.15%	0.15%
Money Market - Balances \$10,000-\$24,999.99	1.10%	1.10%
Money Market - Balances \$25,000-\$49,999.99	1.24%	1.25%
Money Market - Balances over \$50,000	1.34%	1.35%
Money Market - Balances over \$500,000	1.49%	1.50%
Description	Base Rate	APY
Coverdell IRA ³ Education IRA	1.05%	1.05%
Traditional IRA	1.05%	1.05%
Roth Conversion IRA	1.05%	1.05%
Roth IRA	1.05%	1.05%

Minimum to open and earn APY¹
APY = Annual Percentage Yield²
IRA = Individual Retirement Account³

HSA Accounts Available

A Health Savings Account (HSA) is a portable savings account that allows you to set aside money for health care tax-free. Open one today!




LOUIE'S LOAN PAYMENT

Coming soon! This will allow you to make a payment on a Peninsula FCU loan from your credit card or debit card from another financial institution.

CD SPECIAL

PFCU is running an amazing certificate of deposit rate special. This special rate is running for a limited time for new and existing deposits. Call us today or stop in.



“Planting for the Future”
***CD Special**
*Certificate of Deposit

18 Month Term	
APR	APY
2.23%	2.25%
36 Month Term	
APR	APY
2.97%	3.00%
60 Month Term	
APR	APY
3.21%	3.25%

*APR-annual percentage rate *APY-annual percentage yield





LOUIE'S LOCAL COUPONS AVAILABLE ON OUR MOBILE BANKING APP.



Menominee & Marinette

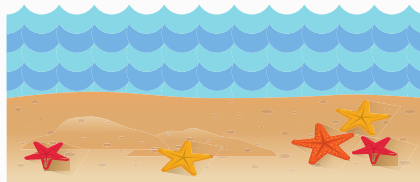
Merchants

Jack's Fresh Market
Goose & Gander
Mikey's Twisted Plate
Serving Spoon
Wind Rose North
Flower Gallery
Ogden Club
Marinette Farm & Garden
Colonel Ks Pasty
Debacker's
Element Salon
Pirates Cove
Schloegels
Riverside Golf Course
Murray's Irish Pub

Escanaba Local

Merchants

Debacker's
Escanaba Country Club
Willow Creek Cinema
Applewood
Yoopers Designz
CatManDo's
LakeState Industries
TJ Auto Spa
Chenier's Green House
For the Love of Cupcakes
MISH Watersports



LAND LOANS

Are you looking to purchase land for hunting, horseback riding, fishing, outdoor activities to make your dream home a reality. Talk to us today!

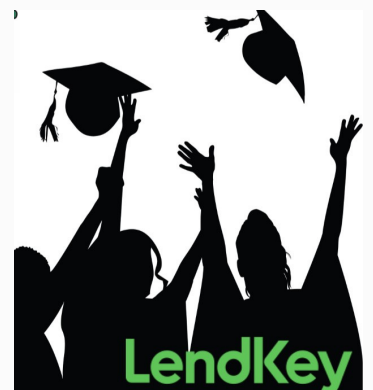


FINANCIAL EDUCATION

Available for our members & potential members. This is a self-paced series of interactive modules and topics located on our website.

STUDENT LOANS

College is a big investment but don't worry. Peninsula Federal Credit Union, in partnership with LendKey, is here to help you all the way through to graduation! Use our private student loan to pay ALL qualified education expenses including tuition, books, room/board and even computers! Apply at www.peninsulafcu.com



Happy 4th of July



Happy Labor Day

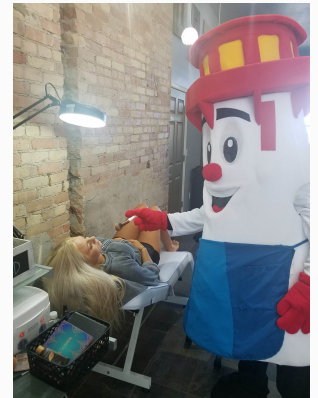


PFCU and Escanaba area credit unions participated in reality fairs at BR-H and Gladstone High Schools. The junior classes of both schools chose a career and managed their finances.

Thank you to all volunteers and departments for allowing the staff to educate the next generation of spenders!



LOUIE'S ADVENTURES



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 _____

VISA GIFT CARD DRAWING

We will be drawing three winners for the quarterly Visa Card drawing. The three names for this quarter are:
Carol Siebe, Dorothy Ratkovich & Judy Levesque



YOU COULD SAVE HUNDREDS OF DOLLARS ON YOUR CAR INSURANCE

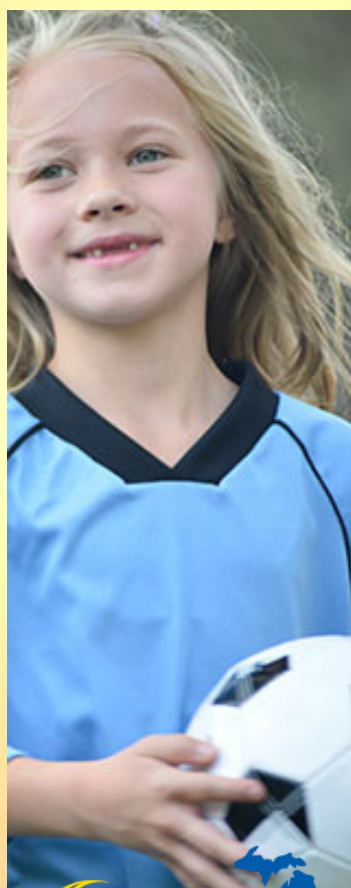
For your FREE, no obligation quote, call toll-free 1-888-380-9287 or visit TruStageAutoHome.com

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 contract and is not federally insured. This coverage is not sold or guaranteed by your credit union.



Let's Talk Statistics as of May

Total Assets	\$168,604,587
Total Loans Outstanding	\$136,532,481
Member Share Deposits	\$150,029,948
Number of Members	11,483



**OUR
NUMBERS
MAKE A
DIFFERENCE.**



Financial Counseling!

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!



Peninsula Federal Credit Union
*Top 200 Healthiest
Credit Unions*
DepositAccounts.com - 2018



In 2017, we saved our Members approximately \$220 per member household.

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

