



Tip\$ & Tale\$

301 North 30th St | P.O. Box 717 | Escanaba | MI 49829-0717
7126 Co 426 M.5 Rd | P.O. Box 717 | Escanaba | MI | 49829-0717
3700 10th Street | P.O. Box 367 | Menominee | MI | 49858

906-789-6400 | 888-791-6420
906-786-2732 | 888-547-2732
906-863-5382

Member Appreciation Day!
October 18th, 2018
Stop on in and enjoy some tasty treats and sign up for some amazing giveaways!

CATCH Now through **October 31st**
Amazing Visa Rates! On **Balance Transfers!**
Call or stop in for more details!

Pumpkin and Spice
WOW this loan is nice!
October 1st through November 14th stop in and get your \$2000 loan with interest rates as low as 3.49%* with a 24 month term!
This loan can not be combined with any other loans.
Call or stop in for more details
*Rate based on credit score

FALL BACK
THE DAYLIGHT SAVINGS EVERYONE LIKES
SET YOUR CLOCKS BACK ONE HOUR SATURDAY, NOVEMBER 4

Debit Card
Double Points
All PFCU debit cards will receive double scorecard points for the months of November & December 2018

Mobile App P2P
With the new person to person (P2P) option on our new mobile app, you can now pay anyone at anytime!

"A New Way to Pay"
is a great way to make your PFCU loan payments. You can use any saving, checking, Visa debit card or Mastercard from any financial Institution.

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 February 15, 2018. Committee members are: Chairman Gary Thinglum at (906) 399-8645 - 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.



Holiday Loan Specials

Do you have some last minute Christmas shopping to do? Stop in December 4th through December 13th and get up to \$2000 with interest rates as low as 3.99%*

New money only. This loan can not be combined with any other loans.

*Rate based on credit score
Stop in or call for more details

We will be drawing three winners for the quarterly Visa Card drawing. The three names for this quarter are: Troy Melka, Mary Ann Weaver & Bobbie Silverstone!

CLOSINGS

10/8 - Closed for staff training
11/22 - Thanksgiving
12/25 - Christmas Eve at 1:00pm
12/25 - Christmas
12/31 - New Years Eve at 1:00pm
1/1 - New Years Day



In Memory of Susan Standing

September 27, 1947 - August 26, 2018

Susan has been a PFCU Credit Union member for 52 years and a Board member for the past 33 years. While serving on the Board, Sue has served as Secretary for 23 of those years and a member of the Supervisory Committee for 32 years. Sue was a valuable asset for PFCU and she will be greatly missed.



15 MONTH CD SPECIAL

2.13% APR*
NOW THROUGH
NOVEMBER 30, 2018

*Annual Percentage Rate

PFCU Statistics

as of August 2018

- Total Assets \$174,868,671
- Total Loans Outstanding \$145,879,963
- Member Share Deposits \$155,804,654
- Number of Members 11,705



Dividend Information for October 2018

	Annual Percentage Yield	Dividend Rate
Regular Shares	0.25%	0.25%
Share Draft Checking	0.15%	0.15%
IRA Shares	1.05%	1.05%
Money Market		
Less than \$10,000	0.25%	0.25%
\$10,000 to \$24,999.99	1.10%	1.10%
\$25,000 to \$49,999.99	1.25%	1.25%
\$50,000 to \$499,999.99	1.35%	1.35%
\$500,000 and higher	1.50%	1.50%



Rates are declared by the Board of Directors and paid quarterly from available earnings



LOVE MY CREDIT UNION REWARDS

Enjoy exclusive savings every day.

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 _____

Summer Survey

Thank you to all our members who filled out our electronic member survey this past summer. In the financial services industry, the NPS (Net Promoter Score) has empirically proven to be the best indicator for future business success. By filling out the survey, we can determine if our members would recommend our products/services and find areas of overall improvement at the credit union. The average NPS provided by bank customers across the country is 35. The average NPS for credit unions is 56. PFCU scored significantly higher with an NPS of 74. The results overwhelmingly indicate that PFCU members are promoters of our credit union. A sincere thank you goes out to our members who continue to choose Peninsula Federal Credit Union for all of their financial needs.

Volunteering

**Forth of July Parade
Camping for Cancer
Glow Walk
Walk in the Park
Tri County Fundraiser
Waterfront Festival
Amazing Race
UP Chapter Fundraiser
End the Silence
Off the Vine Walk/Run
UP State Fair
Century Ride
And Many More!**

