

# Tip\$ & Tale\$

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7126 Co 426 M.5 Rd | P.O. Box 717 | Escanaba | MI 49829  
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

## STOP & GO LOAN

A fully-insured, balloon financing option.

During the life of the loan, you may sell your vehicle, trade it in, refinance or pay it off at any time without an early termination fee. At the end of the loan, you may simply walk away from the final balloon payment and turn your vehicle over.

Balloon Terms: 24-72 Months

Eligible Vehicles: Future year, current year, and up to 5 years used.

Mileage options: 12,000, 15,000 or 18,000

Call or Stop in today for more information!

## Tax Forms

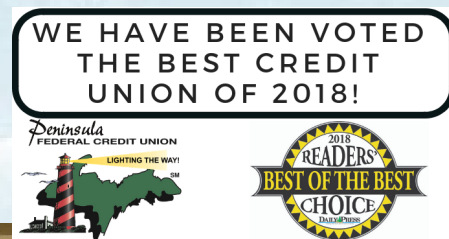
members can access their tax forms via "it's Me 247."



**CATCH  
AMAZING VISA RATES!**

**2.99% INTRO APR\***  
**UNTIL FEB. 28TH 2020**  
**ON BALANCE TRANSFERS**

\*Annual Percentage Rate.  
Rates subject to change.



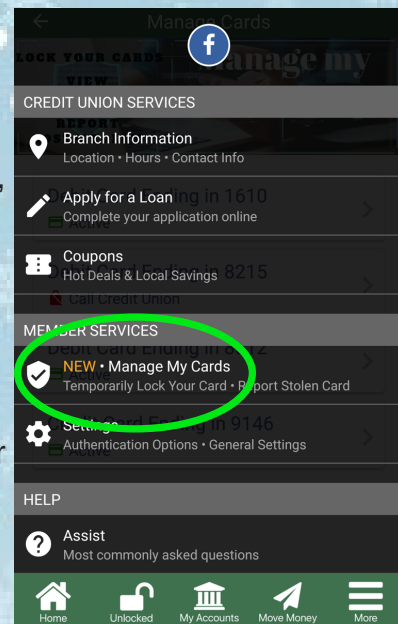
**We are set to break ground on  
our new building mid-year  
2019 and hoping for  
completion mid-year 2020**



**Have a question about your account or loan you applied for? Peninsula Federal Credit Union has a texting service for our landline called ZipWhip. Text us at 906-789-6400 with any questions you may have!**

## CARD CONTROL

Now available on our mobile app, under "more", you can have access to any debit or credit cards linked to your account. Here you can turn your card on or off, view transactions, report lost or stolen, & much more.



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

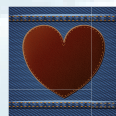
The Nominating Committee is now accepting applications for positions on the Board of Directors. These positions will be voted upon if an election is necessary. Members will be able to vote electronically or by visiting one of the Credit Union's branches. Members of the Credit Union who are interested in running for these positions should contact a committee member prior to February 15, 2019. 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

### WE PAY FOR A'S & B'S

bring in your report card January 28th through February 28th to receive your deposit!

## CLOSINGS

1/21 - Martin Luther King Day  
2/18 - Presidents Day



## Donations



During 2018, the staff of Peninsula Federal Credit Union, together, raised over \$3,200 by paying \$1 every Friday they wanted to wear jeans. With all the money that was collected, we were able to donate to multiple charities. Those charities were:

Women's Shelter of Delta County, Pregnancy Services of Delta County, Big Brother Big Sisters of Bay Area, Cameron Elementary & James T. Jones School Lunch Program, Juvenile Diabetes Research Foundation of Michigan, Rainbow House of Marinette, St. Vincent De Paul, Cystic Fibrosis Foundation of Michigan, & Operation Christmas Smiles.

We feel overjoyed to be able to help so many charities during the Holiday season!



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

## Let's Talk Statistics

As of November 2018

<b>Total Assets</b>	<b>\$182,170,181.26</b>
<b>Total Loans Outstanding</b>	<b>\$151,326,943.44</b>
<b>Member Share Deposits</b>	<b>\$162,654,324.57</b>
<b>Number of Members</b>	<b>11,882</b>



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!



## Dividend Information for January 2019

	Dividend Rate	APY
Regular Shares	0.25%	0.25%
Share Draft Checking	0.15%	0.15%
IRA Shares	1.29%	1.30%
Money Market		
Less than \$10,000	0.25%	0.25%
\$10,000 to \$24,999.99	1.34%	1.35%
\$25,000 to \$49,999.99	1.49%	1.50%
\$50,000 to \$499,999.99	1.59%	1.60%
\$500,000 and higher	1.74%	1.75%

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



## Certificate Rates

Term	Min Amount	APR*	APY*
12 Month	\$1000	2.23%	2.25%
24 Month	\$1000	2.97%	3.00%
36 Month	\$1000	3.26%	3.30%
60 Month	\$1000	3.55%	3.60%

All rates are subject to change at anytime without notice

### 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 \_\_\_\_\_



# Good Neighbor

**This past December most of PFCU staff participated in our "Good Neighbor" program. Each person was allotted a certain amount of cash to go out in the community and spread some holiday cheer. We went out in pairs. Each pair decided what they wanted to do and where they wanted to go. Here are some of the things we did for the community and the people in it.**



Employees helped pay for groceries, prescriptions, hair services, gas, coffee, & lunches. They also put money on peoples past due city bills and accounts at Verizon & Family Video. Items were purchased to bring to Pregnancy Services, Rainbow House, Safe Harbor, & local schools in need of winter gear for students. Money for kids lunch accounts was given to schools. Sweet treats were purchased and brought to other credit unions, coffee shop workers, & local police & fire stations.