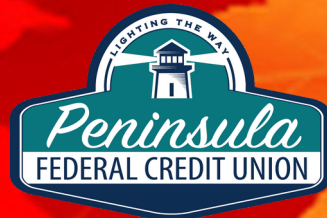


Tip\$ & Tale\$



WWW.PENINSULAFCU.COM

301 North 30th St | P.O. Box 717 | Escanaba | MI 49829-0717

906-789-6400 | 888-791-6420

7126 Co 426 M.5 Rd | P.O. Box 717 | Escanaba | MI 49829-0717

906-786-2732 | 888-547-2732

3700 10th Street | P.O. Box 367 | Menominee | MI 49858

906-863-5382



Connie Penozo is retiring after 30 years of service with Peninsula Federal Credit Union. Join us at our Main Branch, on North 30th St, on December 20th to wish her well with cake and refreshments. She has served our membership in many roles and retires as the Mortgage Loan Manager. We wish her all the best in her retirement!



Karen Derouin retired in July after 30.5 years of service with Peninsula Federal Credit Union.

She has served our membership in many roles and retired as the Underwriter of the Loan department. We wish her all the best in her retirement!

VISA SPECIAL



ROCK OUT TO
a Better Rate



Introductory rate of
2.99% APR*



On purchases and balance transfers for
12 months on a NEW VISA!

Offer valid from October 1st thru December 31, 2019

Apply Online, Call, TXT, Stop In

www.peninsulafcu.com
906-789-6400 or 906-863-5382
Escanaba or Menominee

*Annual Percentage Rate Offer excludes Rebuilder Visa Card
Introductory rate reverts to our low rates of 7.25% and 9.25% respectively

Fall in Love
with our loan special



Borrow up to \$2000 with rates starting as
low as 3.49% APR* with a 24 month term!

Offer valid October 1st - November 14th
Can not be combined with any other loan.
Call or Stop in today for more details!

*Annual Percentage Rate Rate based on credit score



Receive double Scorecard Reward points on everyday purchases by using your debit card!

Valid only on signed purchases
November 1st thru December 31st, 2019

www.peninsulafcu.com
Menominee or Escanaba

DIVIDEND INFORMATION FOR OCTOBER 2019



| | Dividened Rate | Annual Percentage Yield |
|--------------------------|----------------|-------------------------|
| Regular Shares | 0.25% | 0.25% |
| Share Draft | 0.15% | 0.15% |
| HSA | 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 | 1.09% | 1.10% |
| \$25,000 to \$49,999.99 | 1.24% | 1.25% |
| \$50,000 to \$499,999.99 | 1.34% | 1.35% |
| \$500,000 and Higher | 1.49% | 1.50% |

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

Let's Talk Statistics

Total Assets

\$195,840,397

Member Share Deposits

\$174,960,935

Total Outstanding Loans

\$162,050,361

Total Members

12,397



Credit Union Week



Stop at any of our locations October 14th-19th
to celebrate Credit Union Week!

MONDAY- FACEBOOK GIVEAWAY

TUESDAY - PICK A PFCU CHAPSTICK FOR A CHANCE TO
WIN A PFCU HAT

WEDNESDAY - FREE PROMO ITEMS AND A CHANCE TO WIN
A VISA GIFT CARD

THURSDAY -LOCAL LUNCH
(SUPPORT OUR LOCAL BUSINESSES)

FRIDAY - COOKIES & HOT CHOCOLATE & FOOTBALL
FACEBOOK GIVEAWAY

Sign up all week long to win baskets
full of goodies and cash prizes!

Staff Volunteering

Bark River Lions Off the Vine



U.P. State Fair Grandstand Concession



U.P. State Fair Ticket Booth

Soup'R Chili Challenge



Chamber of Commerce Century Ride



MISH Triathlon



End the Silence



Walk for Life

E-Statement Promo

There's still time to sign up for e-statements to receive a \$1 credit in your share account every month until the end of the year.

All members currently receiving e-statements and members that convert from having statements mailed to receiving e-statements between July 1st- December 31st will have a chance to win \$500 cash!



Closings

10/14 - Staff Training
11/11- Staff Training
11/28- Thanksgiving
12/24- Close at 1pm
12/25- Christmas

Trunk-or-Treat
Downtown Escanaba
Saturday, October 26th
at 1PM
Look for PFCU staff
handing out treats!

Visa Gift Card Drawing

We will be drawing three winners for the quarterly Visa Card giveaway. The winners this quarter are:
Caleb Emmes,
Kristi Steger,
& Laci Mitchell

Visa Gift Card Giveaway

By submitting the entry 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 _____

WE DID IT AGAIN!!!!



**117 consecutive quarters
of financial stability**

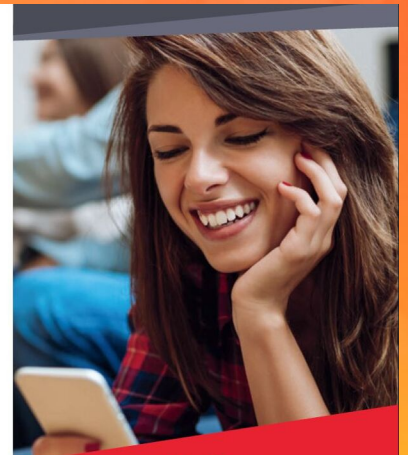
Top Deals

Sprint

intuit
turbotax

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rewards