

# TIP\$ & TALE\$

301 North 30th St | Escanaba | MI 49829

7126 Co 426 M.5 Rd | Escanaba | MI 49829

3700 10th Street | Menominee | MI 49858

906-789-6400 | 888-791-6420

906-786-2732 | 888-547-2732

906-863-5382

## SAVING MONEY IS EASY!

Did you know you can save your change from your debit card transactions? PFCU offers a "Debit Card Roundup" account. All purchases will be rounded up to the nearest dollar and transferred into your round up account at the end of the day. Call or stop in to set up your round up today!

This will be our last Tips & Tales newsletter included with your monthly statement. In the future, it will be available on our website & on our PFCU Facebook page. We will keep copies at each branch if you would like to take one.

## Happy New Year!

2020

### PEOPLE HELPING PEOPLE!

All year long, staff pays \$1 every Friday to be able to wear jeans that day. At the end of the year we ask everyone where they would like to donate the money we have collected for our casual days. This year we chose to give cash donations to Hope at the Inn, Wounded Warrior Program, Delta County Cancer Alliance, Bay Cliff Health Camp and The Child Advocacy Center. We also donated items needed to Delta County Pregnancy Services and Tri-County Safe Harbor. We are so happy to be able to help such great organizations in our community!

## 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 branches. Members of the Credit Union who are interested in running for these positions should contact a committee member prior to February 18, 2020. Committee members are : Chairman Gary Thinglum at 906-786-8482, Ed Oswald at 906-250-3919, and Mark Miller at 906-786-1507. 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



# Our new Headquarters is scheduled for completion July 2020!!



118 Consecutive quarters  
5 Star Rating for 30  
years!



## Closing Dates

1/1/2020	New Year's Day
1/20/2020	Staff Training
2/17/2020	Staff Training



## PROTECT YOUR FAMILY AND YOUR FINANCES.

Peninsula Federal Credit Union has partnered with AirMedCare Network to offer you the opportunity to join our membership program at a special "members-only" discounted rate!

PENINSULA FEDERAL CREDIT UNION  
**ANNUAL MEMBERSHIP FEES**

**\$65** /household

MEMBERSHIP OPTIONS	STANDARD	PFCU MEMBERS
<b>1 YEAR</b>	<del>\$85</del>	<b>\$65</b>
<small>MOST POPULAR</small> <b>3 YEAR</b>	<del>\$240</del>	<b>\$185</b>
<b>5 YEAR</b>	<del>\$395</del>	<b>\$300</b>
<b>10 YEAR</b>	<del>\$765</del>	<b>\$575</b>

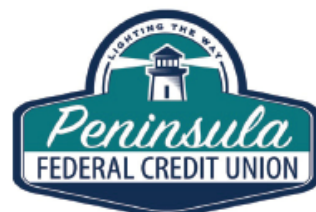
MEMBERSHIP COVERS ENTIRE HOUSEHOLD  
Multi-year memberships are not available in AK, CA and IN. Terms and conditions apply.

## ENROLL TODAY!

[www.amcnrep.com/carrie-bartel-petrin](http://www.amcnrep.com/carrie-bartel-petrin)

Carrie Bartel-Petrin

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## Dividend Information For January 2020

	Dividend Rate	APY
Regular Shares	.25%	.25%
Share Draft Checking	.15%	.15%
HSA	.15%	.15%
IRA Shares	1.05%	1.05%
Money Market		
Less than \$10,000	.25%	.25%
\$10,000 to \$24,999.99	.85%	.85%
\$25,000 to \$49,999.99	1.00%	1.00%
\$50,000 to \$499,999.99	1.09%	1.10%
\$500,000 and Higher	1.24%	1.25%



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

### Visa Gift Card Drawing

We will be drawing three winners for the quarterly Visa Card giveaway. The winners this quarter are: Shirley Gardner, Dave Fox, & Cher Gasperich

### Let's Talk Statistics

as of November 30, 2019

Assets	\$196,294,262
Loans	\$158,618,791
Deposits	\$174,806,839
# of Members	12,499

### Visa Gift Card Giveaway

By submitting this entry you are giving permission to publish your name in a future issue of "Tip\$ and Tale\$ if you are chosen a winner

NAME \_\_\_\_\_

PHONE \_\_\_\_\_



## MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to Learn More





# Good Neighbor

During the month of December, each staff member is allocated funds. They then get to go out with another staff member to do a good deed or two. Here is a look at what some of our staff chose to do with their money!



We brought donuts to local Law Enforcement, Donated to OSF Lights for Love, purchased items for the Animal Shelter, diapers for Pregnancy Service, warm winter items for children in need, paid for school lunches, past due heat bills, and brought coffee to random people! The smiles were a plentiful in Delta & Menominee Counties!