Quarterly Newsletter/Volume 4

Tip\$ & Tale\$

2929 3rd Ave N. 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

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52 random winners will receive a \$25 deposit!

Winners will be randomly selected from:

- Members that have loans approved during this week.
- Members that open a save to win or certificate during this week.
- Members that use the PFCU mobile app or web browser during this week.
- Members that use their debit/credit card this week.

Visit your local branch on Thursday for cookies and a special gift, while supplies last!

Winners will be chosen Monday, October 25th!



Thanksgiving Day - November 25th
Christmas Eve - December 24th (close at 1:00 pm)
Christmas Day - December 25th



Holiday Loan Specials

We will be offering a holiday loan special from October 4th to November 12th! Rates will range from 2.5% APR* - 14.75% APR*.

Rates depend on credit history.

There will be a second special starting on November 30th to December 15th. Rates will range from 3.5%APR* to 15.99% APR*.

Rates depend on credit history.

Maximum term of 36 months with a \$5,000 loan limit per member.

MUST be a new loan.

Each member can receive ONE loan special rate from October 4th - December 15th.

Any loans for a longer term or larger amount will receive our normal rates.

*Annual Percentage Rate



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Peninsula Federal Credit Union has received a 5-Star Bauer Financial Health Rating for 125 consecutive quarters!

We have opened more than 90 accounts with our Sweeter Side of Banking promotion!

Annual Membership Meeting

The Credit Union's 80th annual meeting will be held on Thursday, November 18th at 4:00 pm at our 3rd Avenue location in Escanaba. Betty Trudell, Alyssa Guindon and Keith Marenger have expressed interest in filling the three vacancies on the board. The credit union is also looking to fill a vacant associate director position. If you are interested in this position, please call Gary Thinglum (906) 786-8482, Mark Miller (906) 786-4507, or Al Ogren (906)244-7004.

> If you are interested in participating please call Debra at: (906)-789-6400.

> > We appreciate your attendance.

PFCU Stats

NCUA

Assets - \$248,269,305 Loans - \$206, 787,105

Deposits - \$224,192,498

Members - 13.701

Dividend Information For September 2021

Description	Base Rate	APY
Regular Shares	.10%	.10%
Share Draft Checking	.05%	.05%
HSA	.10%	.10%
IRA Shares		
Money Market		
Less Than \$10,000	.10%	.10%
\$10,000 To \$24,999.99	.10%	.10%
\$25,000 to \$49,999.99	.15%	.15%
\$50,000 to \$499,999.99	.20%	.20%
\$5000,000 and Higher	.25%	.25%

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

(1) Community Involvement People Helping People







Mish



UP Chapter Golf



Tri-County Safe Harbor & Rainbow House Donations



UP State Fair



Off The Vine 5k



Century Ride



End The Silence Walk