



T ip\$ and Tale\$

November 2016

A monthly publication



Remember to set your clocks BACK on Sunday, November 6th!

Volume 51, Issue 11



IMPORTANT INFO:

- Remember to turn your clocks back on Sunday, November 6th at 2AM
- Do not forget to vote on Tuesday, November 8th!
- All offices will be showing appreciation for our veterans by remaining OPEN on Friday, November 11th and serving cake.

Credit Union Week was a success!

Thank you to all of our members who visited us the week of October 17-21 and celebrated Credit Union Week! During the week, there were 24 new accounts opened, so thanks to our wonderful new members, PFCU wrote a check for \$120 to Bay Cliff Health Camp! On Monday we gave away three \$25 VISA Gift Cards, our winners were: Mark C., Amy D. and Diane H., congratulations! On Tuesday we celebrated #CULUNCHLOCAL and PFCU employees purchased lunch from local venues in order to promote our local businesses. PFCU also surprised patrons at local eateries and shops with cupcakes or a free meal! On Wednesday, PFCU gave away five t-shirts and a tote bag on their Facebook page. On Thursday, cake was served at all branches to celebrate International Credit Union Day. And, finally, on Friday, "Punch-A-Cup" was played at all locations and 225 members walked away with PFCU goodies or some cash!

Now, doesn't that sound like fun? That sounds like The Authentic Difference to us!

Thank you for being a member of a CREDIT UNION, especially PENINSULA FEDERAL CREDIT UNION!



BLACK FRIDAY BONANZA

Christmas Loan Special

Borrow up to **\$2,000**

Rates as low as **2.75% APR*** for up to 24 mos.



The gift giving season is right around the corner and that means the biggest shopping day of the year is too! Prepare for black Friday now by applying for a Black Friday Bonanza Loan! Black Friday loans are for up to a 24 month term, good for up to \$2,000 and with rates as low as 2.75%! What are you waiting for? Come in and see us at Peninsula Federal Credit Union and get your wallet ready for Black Friday!

*Rates subject to credit approval. Equal Housing Lender. Special good now through Friday, December 2nd.

Lighting the Way

Peninsula Federal Credit Union offers Merchant Services with TSYS

Peninsula Federal Credit Union and TSYS Merchant Solutions, a top 10 processor, offer you a payment processing program tailored to your business needs. Improve your bottom line with solutions for accepting credit, debit, gift and purchasing cards, checks, mobile and online transactions.

With this program you will receive:

- *Customized payment solutions
- *Superior customer service
- *Decreased processing costs
- *End-to-end data security solutions



People-Centered Payments

Call 906-789-6400 to speak with one of our Business Service Specialists today.

WATCH FOR FRAUD PREVENTION TIPS IN OUR OFFICE LOBBIES THIS MONTH.



Hunting for a mortgage?



We offer several mortgage options to better serve you. Stop in today!

VA
Veterans Administration

GSE
Fannie Mae
Freddie Mac

FHA
Federal Housing Administration

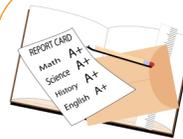
USDA
Rural Housing

Or see us for our in-house 3,5,7, 10, 15 and 20 year mortgage products!

Home loans are provided with service provider CU Members Mortgage, a division of Colonial Savings, F.A. NMLS 401285.



Report Card Drawing



There will be two lucky winners of a \$50 Report Card VISA Gift Card Giveaway for earning GREAT grades! Remember, for every "A", you will receive two entries into the drawing and for every "B", you will receive one entry into the drawing.

BRING IN YOUR GOOD GRADES!

The next drawing will take place on December 2nd!

SCORECARD®

Earn 1 point for every \$4 you spend with your Peninsula Federal Credit Union debit card and 1 point for every \$1 you spend with your Platinum Preferred or Classic VISA credit card. You can then redeem those points for merchandise, travel or even cash!!! Ask any employee for more details or go to the website,

https://www.scorecardrewards.com/general_logon.asp.



EARN DOUBLE DEBIT CARD POINTS THIS MONTH!



This month's \$25 multi-state wide winners are:
Gary G., Patti L., Sherry B. and Mark W.

Open yours today and get a chance at a \$5,000 prize in January!

VISA GIFT CARD GIVEAWAY

By submitting this entry form, you are giving permission to publish your name in a future issue of "Tip\$ and Tale\$" and/or our Facebook page if you are chosen as a winner.

Name _____

Phone _____

VISA GIFT CARD DRAWING

Once a month, this Credit Union selects a lucky member to receive a \$30.00 VISA Gift Card. Simply fill in the coupon provided or one available at any of our offices and deposit it in the drawing box. This month's winner is Kathy Milkiewicz. Congratulations!