

October 2016  
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[www.peninsulafcu.com](http://www.peninsulafcu.com)

# T ip\$ and Tale\$

A monthly publication



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

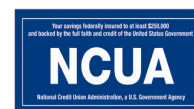
301 North 30th Street, P.O. Box 717, Escanaba, MI 49829-0717	906-789-6400 / 888-791-6420
7126 County 426 M.5 Road, P.O. Box 717, Escanaba, MI 49829-0717	906-786-2732 / 888-547-2732
3700 10th Street, P.O. Box 367, Menominee, MI 49858-0367	906-863-5382

## IMPORTANT INFO:

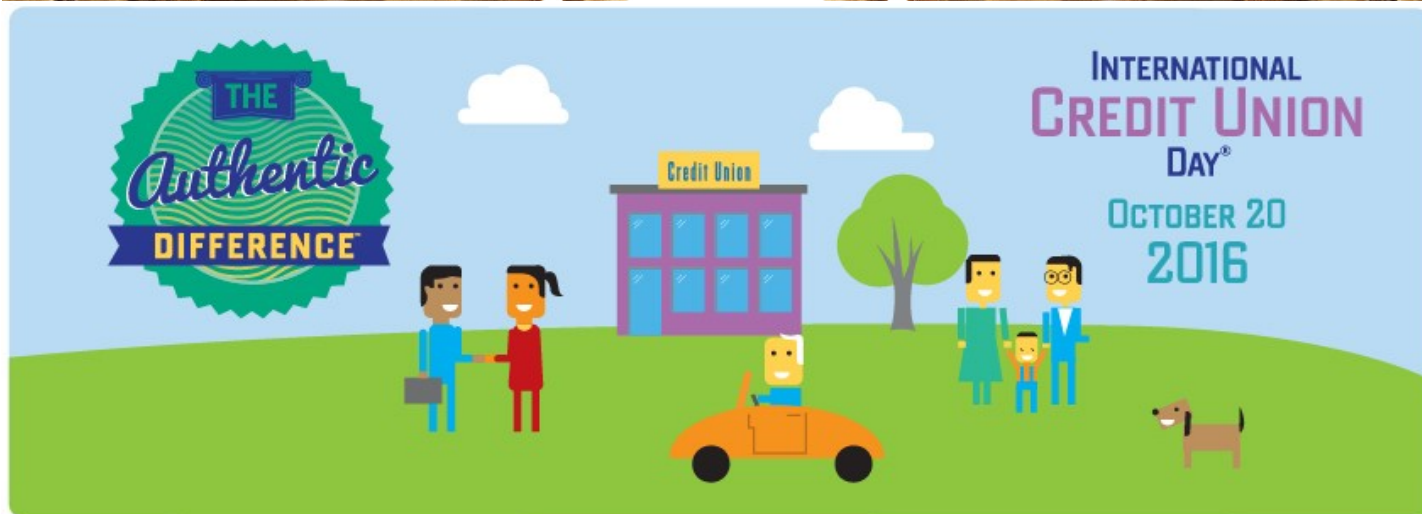
- All offices will be closed on **Monday, October 10th** (Columbus Day) for employee training.
- There have been informational changes to our Terms and Conditions of Your Account. You may find our new notice at [www.peninsulafcu.com](http://www.peninsulafcu.com) under our disclosure button in the bottom right hand corner of our website or we will mail you a copy upon request. For a printed version please call our toll free number at 1-888-547-2732.

## Dividend Information for October 2016

	Annual Percentage Yield	Dividend Rate
Shares	0.10%	0.10%
Share Drafts	0.05%*	0.05%*



**These rates are declared by the Board of Directors and paid quarterly from available earnings!**



## Join Peninsula Federal Credit Union the week of October 17th-21st and celebrate International Credit Union Week

To celebrate, all new memberships opened will get their \$5 membership deposit paid for and to show our commitment to the community, we are also donating \$5 for each account opened to a local charity. The excitement doesn't stop there! We will have fun and educational events throughout the week including cake on Thursday and Punch A Cup on Friday!

Stop in and join us for this week-long celebration.



## Get your debit card in minutes with **Instant Issue!**

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When your debit card gets lost, cracked, scratched or even blocked because of suspected fraud, it will no longer be a hassle with Instant Issue cards! You can choose from any of the designs on the left. Upgrade to a customized card at no charge for your first card only.



Fill your Punch Card  
and Enter a drawing for  
a chance to **WIN** a  
**\$25.00 Visa Gift Card.**

# STAMP out FRAUD!

Learn about protecting yourself from fraudsters and receive a chance to WIN!! Simply answer the fraud related questions on the signature pad during your transaction inside the Credit Union and you will receive a punch on your Stamp our Fraud Punch Card. Fill your card and turn it in to have a chance to win one of three \$25.00 Visa Gift Cards.



## EARN REWARDS WHILE SAVING



Win vacations, cars, cash and  
even \$2,000,000 for  
saving money and paying down debt.

Visit [www.saveup.com/peninsulafcu](http://www.saveup.com/peninsulafcu) and get  
started today!



# SAVE TO WIN

NOTHING TO LOSE EVERYTHING TO WIN!

\$25 Multi-State Winners:



**Megan D.**



For a chance to win, you can open a 12 month Save-To-Win Certificate and begin saving money today. All it takes is \$25 to start. That will be your first entry into the \$5,000 quarterly drawing. From there, you may deposit up to 10 entries (\$250) a month for more chances to win!



# 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](https://www.scorecardrewards.com/general_logon.asp).



Watch for our DOUBLE DEBIT POINT promotion which starts in November!



## LOVE MY CREDIT UNION REWARDS

Exclusive benefits and discounts at these retailers! The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).



ENTER TODAY!



## Daily Wins

Win BIG with Daily Wins from ScoreCard!

Every eligible cardholder will have the opportunity to win exciting, valuable prizes for as little as 3 bonus points. As an example, a smart TV that would normally require you to redeem 40,000 points or more could now be won for as little as 3 points. Daily Wins is a sweepstakes model award program that will have prize drawings occurring on a daily basis. Log into your [scorecardrewards.com](http://scorecardrewards.com) profile and enter for your chance to win today!



Don't forget to vote on Tuesday, November 8th!

## AUTO & HOME INSURANCE

YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE

Exclusively for credit union members

You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to **\$519.52\***. Make a simple phone call today to determine the discounts you qualify for.



AHE, AHL-936966.2

Call for your FREE, no obligation quote.

Toll-free **1-888-380-9287**

Visit us at [TruStageAutoHome.com](http://TruStageAutoHome.com)

TruStage® Auto & Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. \*Average annual savings based on countrywide survey of new customers from 01/27/2014 to 01/16/2015 who reported their prior insurers' premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.



## Fall in love with our newest mortgage option, 20 YEAR FIXED RATE

We make the mortgage process a breeze. Get a crisp low rate, in-house payment and be able to pay down your principal faster in a 20 year option! Stop in and see a Loan Officer for all of the details.



There's SNOW place like Peninsula Federal Credit Union to get your winter fun started early! Let Peninsula Federal Credit Union help you drift into the driver's seat of a snowmobile, four-wheeler or any winter vehicle and you'll be riding in style all winter long! Stop by any of our three locations to find out how we can help today.

## 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 this coupon or one available at any of our offices and deposit it in the drawing box. This month's winner is Tisha Lambie. Congratulations!

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

### Employee Spotlight

## Sara Tourangeau



My name is Sara Tourangeau. I first joined Peninsula Federal Credit Union on September 9th, 2015 as a Part Time Teller.

I just recently accepted a position as a Part Time Solution Specialist Assistant/ Part Time Teller. I am very excited to learn a new aspect of the Credit Union and to continue to do what I can to help our membership. I was born in Escanaba and was raised in Wilson, MI. Outside of work I enjoy spending time with family/friends, outdoor activities, and photography.



## Let's Talk Statistics as of September 2016

Total Assets	\$132,763,292
Total Loans Outstanding	\$106,212,662
Member Share Deposits	\$115,491,177
Number of Members	10,600