



Tip\$ and Tale\$

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IMPORTANT INFO:

- All offices will be closed in observance of Labor Day on Monday, September 5th.
- All offices will be performing phone line upgrades on Friday, September 23rd. You may experience trouble calling the offices at that time.
- All offices will be closed on Monday, October 10th (Columbus Day) for employee training.

Member Appreciation Day! was a success!

Thanks to all of our members who stopped in and made this event our best yet! We gave out TONS of FREE ice cream, all of our cups were punched and we gave away a bunch of fun prizes. Our \$50 Stonehouse gift card winner was Dennis E., the \$50 Hereford and Hops winner was Brandon R.

and the \$50 Railhouse winner was Matt N.

Keep your eye out for information on our final Member Appreciation Day event of the year!

THANK YOU FOR BEING A MEMBER OF PFCU!



School Supplies Cost How Much!?

We make shopping easy with our A+ VISA rate! Crayons, markers, clothes, backpacks... the list goes on and on! Does back to school shopping sound like nails on a chalkboard to you? Not with a VISA from Peninsula Federal Credit Union! Open a new VISA or perform a balance transfer starting August 1st and get the great rate of **2.99%**!

*12 month introductory rate on our consumer and business credit cards. The introductory rate reverts to our already low rates of 7.25% and 9.25%, respectively. Offer good now through September 30th, 2016. On your mark, get set, go shopping!



Instant Issue is Here!



Get your debit card in minutes with Instant Issue!

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! Choose from any of the designs pictured above. You can upgrade to a customized card at no charge for your first card only.

Lighting the Way



**WATCH FOR
FRAUD
PREVENTION
TIPS IN OUR
OFFICE LOBBIES**

Are your kids enrolled in our Kids and Teen Clubs?

What are these clubs? Well, the Lighthouse Kids Club is for children ages 5-12 and the Teen Club is for children ages 13-17. These clubs are programs that are built to encourage your child to save! For every deposit your child makes, they earn stamps which can be turned in for rewards!

Stamps are earned as follows:

\$5.00 - \$25.00 = 1 Stamp

\$25.01 - \$50.00 = 2 Stamps

\$50.01 and over = 3 Stamps

15 stamps will earn a \$6.00 Willow Creek Cinema Gift Card or a \$5.00 McDonalds Arch Card!

Visit one of our Member Service Representatives and get your children enrolled today!

SAVE TO WIN

This month's \$25 multi-state wide winners are:

Richard D.

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



Are you in the market for a new home?



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 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.



PFCU IN THE COMMUNITY!



Two employees volunteering their time at the Back to School and Health Fair where we gave away cash prizes and two Back to School Pokemon GO Backpacks!



Two employees and a PFCU Board Member at the Lemmer School Playground build.



Employees at the U.P. Chapter of Credit Unions Golf Outing. Funds were raised to benefit various hospice houses of the Upper Peninsula.



For a limited time, we are offering our members a cool rate of 1.15% APY* on a 15 Month Certificate of Deposit. Hurry in because this rate won't be available long!

Minimum amount may be required to earn posted rates. Rates are subject to change. APY=Annual Percentage Yield

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 Bryan Berg. Congratulations!