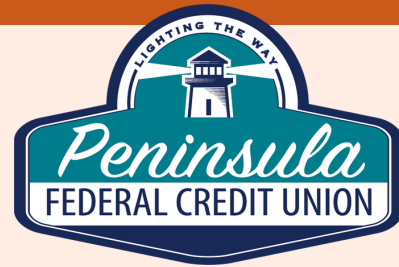


TIP\$ & TALE\$

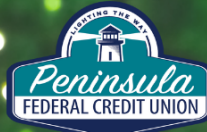


2929 3rd Ave N. | Escanaba | MI 49829
7126 Co 426 M.5 Rd | Escanaba | MI 49829
3700 10th Street | Menominee | MI 49858

906-789-6400 \ 888-791-6420
906-786-2732 \ 888-547-2732
906-863-5382

*Make This Holiday
Season One To Remember*

*With A
Holiday Loan!*



Holiday Loan Special

Make this holiday season one to remember with one of our holiday loan specials!

Receive a holiday loan special from October 3rd – November 12 with rates as low as 5.50% APR*!

From November 14th until December 14th receive a Holiday Loan Special with rates as low as 6.50% APR*!

*Annual Percentage Rate, Rate based on Credit Score, Loan Subject to Credit Approval, New Money Only

Credit Union Week

October 17th-21st

20 Winners Will Receive A \$50 Deposit

- Members that sign up for Debit Card Round Up
- Members that open a Certificate or Save to Win
- Members that have a loan approved
- Members that use the PFCU mobile app during this week.

Visit your local branch on Thursday 10/20 for a special treat!

Kids Pumpkin Carving Contest.

Text your best carving/painting creations to
(906) 789-6400 or email
marketing@peninsulafcu.com

Two winners will be picked October 21st

While supplies last



New Rates

Effective as of 10/1/2022

	Rate	APY*
Regular Shares	.25%	.25%
Share Draft Checking	.15%	.15%
IRA Shares	1.39%	1.40%

Money Market

Less than \$10,000	.25%	.25%
\$10,000 to \$24,999.99	1.00%	1.00%
\$25,000 to \$49,999.99	1.19%	1.20%
\$50,000 to \$499,999.99	1.29%	1.30%
\$500,000 and higher	1.39%	1.40%

Rates are subject to change
*Annual Percentage Yield



Michigan Credit Union League Legislative Action Fund



We will be continuing to sell tickets to help raise money for Michigan Credit Union Political Advocacy. This year prizes are: \$20,000 cash, \$5,000 cash and 10 recipients will be awarded \$1,000. Tickets are \$5 or 5 tickets for \$20. This Political Advocacy is not associated with any one party. These funds are used to protect your credit union interests. Fundraiser will end October 24th, 2022

October Giveaway



TWO Will Win

October 1st- October 31st

\$500 Visa Gift Card!

Do any transaction, on any of our ITMs during Non-Business Hours for a chance to win!



PFCU Stats

As of August 31st 2022

Assets- \$256,947,733
Loans- \$222,493,229
Deposits- \$228,911,405
Members- 14,186



Zogo

Total Awarded: \$740
Current Users: 623

Zogo is a financial education app, where users can earn pineapples for completing small modules. The pineapples may be redeemed for local gift cards!





Winter Clothing Drive!

Drop off New Winter Clothing items to one of our locations thru October 8th. We will be donating items to local schools Monday, October 10th



UPCOMING CLOSURE DATES

10/10/22 Indigenous Peoples' Day
11/24/22 Thanksgiving
12/24/22 Christmas Eve
12/26/22 Christmas (Observed)



NEW

Certificate of Deposit

	APR*	APY**		APR*	APY**
12 Month Jump	2.820%	2.85%	12 Month	2.970%	3.00%
18 Month Jump	2.965%	3.00%	18 Month	3.115%	3.15%
24 Month Jump	3.065%	3.10%	24 Month	3.215%	3.25%
30 Month Jump	3.305%	3.35%	30 Month	3.455%	3.50%
36 Month Jump	3.550%	3.60%	36 Month	3.700%	3.75%
48 Month Jump	3.745%	3.80%	48 Month	3.895%	3.95%
60 Month Jump	3.840%	3.90%	60 Month	3.990%	4.05%
Save 2 Win	.50%	.50%			

*Annual percentage Rate
** Annual Percentage Yield

Rates are subject to change
Minimum Deposit \$1000

Supervisory Committee Openings

Peninsula Federal Credit Union is currently looking for one individual to participate in our Supervisory Committee. The Supervisory Committee is responsible for ensuring that the board of directors and management of the credit union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets. Members of the committee work with the Internal Audit team to accomplish this task.

If you are interested in joining our committee, please submit your name, contact information, and qualifications to the e-mail below or call. Full Job Description available upon request.

Any questions can be directed to Kim Parker at Kparker@peninsulafcu.com or 906-789-6400



Annual Membership Meeting

The Credit Union's Annual Meeting will be held on Monday, November 14th at 3:30pm at our 3rd Avenue location in Escanaba.

Mark Miller, Jim Hughes, and Ed Oswald will be serving an additional term as Board Members and Phil LaMarch will serve as an Alternate Director. The small meeting will cover the business that is necessary to run the Credit Union.

If you are interested in participating please email Marketing at Marketing@peninsulafcu.com

We appreciate your attendance.



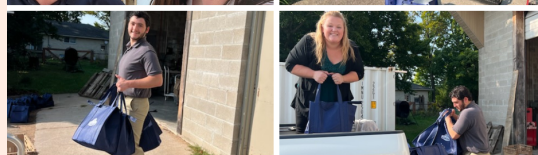
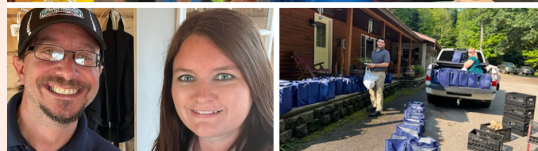
Community Involvement



Independence
Day Parade



UP State Fair



Kambria's
Glow Fest



Walk in the Park



Glow Walk

