

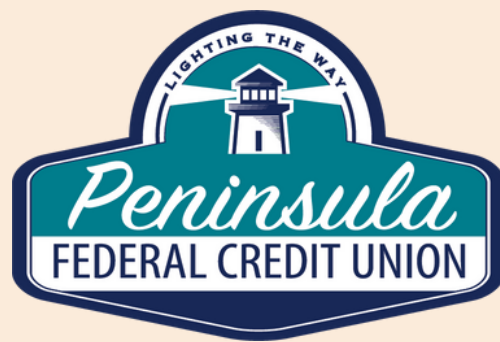
TIPS & TALES

2929 3rd Ave N. • Escanaba, MI 49829 • 906-789-6400

7126 Co 426 M.5 Rd. • Escanaba, MI 49829 • 906-786-2732

3700 10th St. • Menominee, MI 49858 • 906-863-5382

400 Hecla St. • Laurium, MI 49913 • 906-337-5565



The best gift this year!



On NEW Credit Cards!



This year, give yourself the gift of peace of mind. Open a new PFCU credit card October 1 through December 31 and enjoy a **4.99% APR***

Introductory rate for 18 months! Apply today and breathe easier into the new year.

*4.99% APR introductory rate for 18 months then 15.95% APR thereafter on new Peninsula Federal Credit Union Credit Cards opened October 1st-December 31st. Does not apply to Rebuilder Credit Cards. Applies to purchases, cash advances, and balance transfers. Terms and conditions apply.

WELCOME TORCH LAKE FEDERAL CREDIT UNION MEMBERS

On August 1, 2025, Torch Lake Federal Credit Union members officially merged with Peninsula Federal Credit Union. To all the members joining us and the dedicated staff we've welcomed aboard: we're so glad you're here! This new chapter is just the beginning, and we're honored to grow together with you. Thank you for trusting us- we're here for you, every step of the way!



PFCU DIAPER DRIVE

What to bring in?

- Unopened Diapers
- Unopened Wipes

PFCU Diaper Drive- through October 10, 2025!

Help us support local organizations in need by bringing in unopened packages of diapers and/or wipes to any PFCU location. Every little bit makes a big difference!



CREDIT UNION DAY

Join us for Credit Union Day on October 16! Stop into any PFCU branch to grab a bag of popcorn*, 2026 Calendar*, enter to win giveaways, and so much more! We can't wait to celebrate with you! ***While supplies last**

What is Credit Union day?

It is a day to raise awareness about the tremendous work that credit unions are doing around the world and engage with members!

HOLIDAY LOAN SPECIALS

Holiday loan specials at PFCU are here!

Loan Special 1 will start Tuesday, October 1 and run through Wednesday, November 13. Rates will vary between 6.25% and 14.95% APR*

Loan Special 2 will start Tuesday, December 3 and run through Wednesday, December 18. Rates will vary between 7.75% and 16.45% APR*

*Subject to credit approval. Terms up to 36 months. Up to \$7,500. New money only. One loan special per member. Equal Housing Lender.

HOLIDAY
SPECIALS

UPCOMING CLOSURES

10/13/25: Indigenous Peoples' Day (All Staff Training)

11/27/25: Thanksgiving

12/24/25: Christmas Eve
(Close at 1 pm)

12/25/25: Christmas

1/1/26: New Year's Day

CLOSED

INSTANT REWARDS

We have some thrilling news to share with you! Starting now you can enjoy instant rewards at select merchants with your PFCU Debit Card and Rewards Credit Card! That means more rewards, more fun, and more convenience right at your fingertips!

Here is how it works:

1. Use your PFCU Debit Card or Rewards Credit Card at participating merchants
2. Redeem your points instantly at checkout
3. Enjoy your rewards and keep earning more!

Earn instant rewards when using your PFCU Debit Card or Rewards Credit Card at the following locations:

- eCommerce: Paypal and AT&T
- Fuel: BP, Krist, and Shell Gas Stations
- Retail: Dollar General, Walgreens, CVS, and Walmart

You can redeem these rewards instantly at the terminal! You may receive a text or email from ScoreCard® for an instant cash redemption. Instant rewards will be available now until December 31st.



Fuel Up. Stock Up. Earn More.

Now through December 31 earn double ScoreCard® Points with your PFCU Rewards Credit Card on Gas & Grocery purchases! Get rewarded for your everyday essentials!



NOMINATING COMMITTEE

The Nomination Committee is now accepting applications for positions on the Board of Directors. Members of the credit union who are interested in running for these positions should contact a committee member prior to November 17, 2025.

Committee members include: Gary Thinglum (906) 399-8645, Al Ogren (906) 241-7004, and Phil LaMarch (906) 399-6600.

NEW DEBIT CARD ROUND UP FEATURE



We are excited to announce that PFCU members now have the option to make a difference in our communities through our Debit Card Round Up program! With this feature, you can choose to round up your debit card purchases to the nearest dollar and donate the change to one of five local charitable organizations:

- **Tri County Safe Harbor**
- **Menominee County 4-H**
- **Delta Regional Child Advocacy Center**
- **Keweenaw Wild Bird Rec**
- **Barbara Kettle Gundlach Shelter Home**

Account Type	APY*
Regular Shares	0.30%
Share Draft Checking	0.15%
IRA Shares	2.00%
Money Market < 10,000	0.30%
Money Market \$10,000-\$24,999	1.25%
Money Market \$25,000-\$49,999	1.75%
Money Market \$50,000-\$499,999	2.25%
Money Market > \$500,000	2.50%

Effective as of 7/1/25. Subject to change.

CREDIT UNION STATS

Assets:

\$349,835,114.19

Loans:

\$291,926,975.32

Deposits:

\$317,115,385.55

Members: 17,610

As of 9/19/2025

PEOPLE HELPING PEOPLE

In Houghton County:

- Ride for a Reason
- Keweenaw Premier Chamber Of Commerce Golf Outing
- Pasty Fest
- Bridge Fest



In Menominee & Marinette County:

- HYC Marinette Menominee Designer Bag Bingo
- Marinette Menominee Chamber Golf Outing
- Embrace Life Walk
- Menominee Family Fun Night
- Menominee K9 Unit Golf Outing
- Jim Hodge Memorial Run



In Delta, Alger, & Dickinson Counties:

- End the Silence Walk
- Youth Livestock Auction at the U.P. State Fair
- Dickinson Chamber Golf Scramble
- Alger County Rotary and Kiwanis Fundraiser
- North American Hill Sheep Show
- Youth Empowering Services Golf Outing

