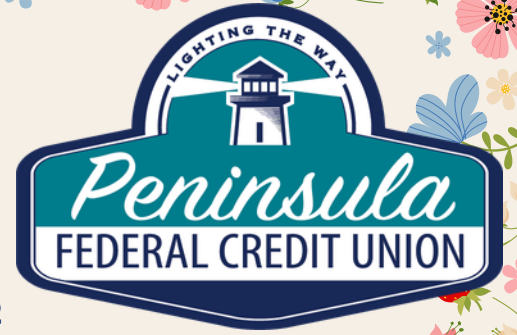


Quarterly Newsletter | 2026 Volume 2

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



NEW

PENINSULA SHORES REWARDS CHECKING ACCOUNT

Earn 4.00% APY* on up to \$15,000 each month!

How to Qualify (It's Easier Than You Think!)

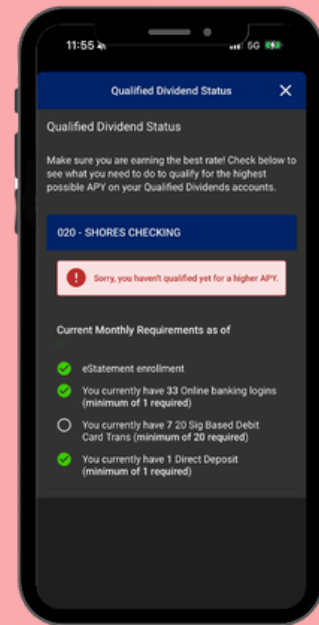
- Direct Deposit required to be set up in checking account
- Maintain eStatement enrollment
- Login to Online/Mobile Banking at least once per month
- Must have 20 Debit Card Transactions - excludes ATM transactions

(If qualifications are not met, dividends will be paid at current share draft APY.)

What You'll Earn

- Dividends pay monthly on the first \$15,000 at 4.00% APY
- Reimbursed Checking Account ATM fees up to \$15 per month
- Scorecard Points continue to accrue on signature debit transactions
- Peninsula Perks continue to accrue

(Any balances over \$15,000 will earn current share draft APY. Dividend rate may change after the account is opened. Fees may reduce earnings.)



*Annual Percentage Yield. Dividend rate may change after the account is opened. Dividends posted monthly. Terms and conditions apply. Federally Insured by NCUA.

LAURIUM MEMBERSHIP EVENT

When: April 18, 2026

Time: 2:00pm-4:00pm

Where: Siskiwit Reception Hall
26070 Pine Street, Calumet, MI 49913

**Join PFCU for a Membership
Event in Laurium!**

Deadline to register: April 10

Must be registered to attend: Stop in, call or visit peninsulafcu.com!

APRIL YOUTH MONTH

Score Big with Smart Saving!



Peninsula FCU is celebrating Youth Month during the month of April. Stop into your local branch with your youth member to participate in the following activities:

- Every \$5 deposited into a youth account enters youth member into a drawing for a \$50 deposit at the end of the month. (4 winners)
- DOUBLE stamps for deposits on teen/kids punch card!
- Punch Cup in lobby.
- Youth members will have the opportunity to sign up for a **Big Summer Fun prize package giveaway**. (One entry per youth member)
- **NEW Youth Accounts opened in the month of April:**
 - Youth member 0-13 years old will receive a piggy bank! (14-17 years old upon request).
 - Parent/Guardian receives \$10 local grocery gift card.

NEW! SAVE TO WIN®: YOUTH EDITION

Introducing Youth Save to Win!

Saving just got a whole lot more exciting! Every \$10 saved in a 12-month Youth Save to Win® account earns entries into monthly drawings and BIG quarterly prizes up to \$500. The more they save, the more chances they have to win! Turning everyday saving into something they'll actually look forward to! Watch their confidence grow as their savings (and chances to win) build and their money stays safe, secure, and earns interest! It's a win-win for everyone! Don't wait! Get started today by calling or stopping into any branch!



PFCU CLASSROOM CHAMPIONS

Do you know a teacher who deserves the spotlight? Nominate them for a chance to be named a PFCU Classroom Champion and **win \$250** for their classroom.

Program Details:

- One teacher selected each month through May 2026
- Pre-K-12 educators eligible
- Entries carry over each month
- Deadline to nominate: May 8, 2026



Visit peninsulafcu.com to nominate today!

AMERICA SAVES WEEKS APRIL 6-10 NATIONAL SAVINGS CHALLENGE

What is America Saves Week?

An annual celebration for everyday Americans to commit to saving successfully. Financial institutions encourage their members to set financial goals and plans to achieve them. Visit americasavesweek.org for more information.



Saving Themes to Focus on:

- 4/6-Building A Strong Foundation
- 4/7-Expect the Unexpected
- 4/8-Dream Big, Plan with Purpose
- 4/9-Rewrite the Debt Narrative
- 4/10-Your Story, Your future

LENDKEY STUDENT LOANS

Expanded opportunities to pursue skilled trades and technical career right here in our community.

NEW Trade Schools Available:

Midwest Truck Driving School

Escanaba, MI 49829

North Country Electrical Line School

Escanaba, MI 49829

North Country Heavy Equipment School

Escanaba, MI 49829

Visit peninsulafcu.com/college-resource-center for more information.



UPCOMING EVENTS:

Member Appreciation Day Ice Cream Social June 9th, 2026



Join us for ice cream as we celebrate our amazing members! Check our social media for more updates as we get closer!

UPCOMING CLOSURES

5/25- Memorial Day

7/4- Independence Day

You can still access your accounts through online banking, mobile app, and our convenient 24/7 ITMs.

TUITION SCHOLARSHIP INFORMATION

Peninsula FCU will be awarding **two \$1,000 scholarships** for the 2026-2027 academic year to graduating high school seniors, continuing college students, and those enrolled in trade/vocational schools. We will be accepting applications through **April 10, 2026**.

Apply at: peninsulafcu.com/college-resource-center



DOUBLE SCORECARD® REWARDS POINTS

Summer Adventure Awaits!

Make the most of every outing and earn more while you do it! From amusement parks, aquariums and outdoor recreation activities, earn **double ScoreCard® points** when you use your PFCU Rewards Credit Card on qualifying purchases April 1 through June 30, 2026.

Get out, explore, and turn your summer fun into rewards you can redeem for cash!



*Eligible transactions at select entertainment and recreation merchants are determined by the category code assigned by the merchant's processor.

STUDENT FINANCIAL EDUCATION



PFCU staff visited **58 local classrooms** to teach over **1152 students**. By introducing kids to money management and the importance of planning for the future, we hope to set them up for financial success.



BEST IN THE 906

We're honored to be voted **Top Credit Union in the 906** in the Upper Peninsula Business Today for 2025! Thank you to our amazing members and communities. We're proud to serve you.

KEWEENAW COMMUNITY SPARKPLUG AWARDS

We were proud to attend the Keweenaw Community SparkPlug Awards celebrating the incredible individuals, businesses, and organizations making an impact across the Copper Country. PFCU was nominated for an award in Innovation/Transformation. Congratulations to all of this year's winners! We're honored to be part of such a special community!



ASSOCIATE BOARD MEMBER SEAT OPENING:

Peninsula Federal Credit Union is currently looking for an Associate Board Member.

If you are interested in joining, please submit your name, contact information, and qualifications to any of the below by April 13, 2026. Full job description available upon request.

Please contact:

Jim Veneskey:

jveneskey@peninsulafcu.com

Ann King:

aking@peninsulafcu.com

Kim Kareckas:

kkareckas@peninsulafcu.com

or call 906-789-6400

Interviews for this position will be held on April 23, 2026 as part of the April Board Meeting.

DIVIDEND INFORMATION FOR APRIL 2026

Account Type	APY*
Regular Shares	0.25%
Share Draft Checking	0.10%
Peninsula Shores	4.00%
IRA Shares	1.50%
Money Market < 10,000	0.25%
Money Market \$10,000-\$24,999	1.00%
Money Market \$25,000-\$49,999	1.25%
Money Market \$50,000-\$499,999	1.75%
Money Market > \$500,000	2.00%

Assets:

\$357,794,628.04

Loans:

\$296,115,157.16

Deposits:

\$323,936,256.15

Members: 17,775

As of February 28th, 2026

Effective as of 4/1/26. Subject to change.