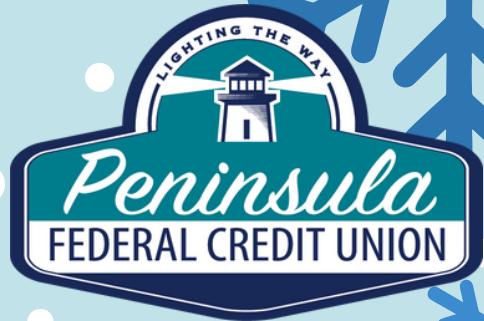


TIPS & TALES

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



PFCU ANNUAL MEETING

Our annual meeting will be held on Thursday, February 26th, 2026, at 3:30pm EST at our Main Headquarters located at 2929 3rd Ave N, Escanaba, MI 49829. If you would like to attend in person or virtually, please register on our website www.peninsulafcu.com.

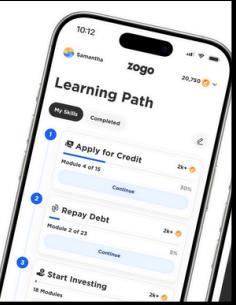
Get paid to boost your financial knowledge.

1. Go to the app store and download Zogo:



2. Enter Access Code:

PFCU



We have partnered with Zogo to help you learn financial literacy and earn real CASH rewards in the process.

Download the Zogo app today!

GREEN & GOLD TICKET WINNER



Huge congratulations to Amy F. for scoring tickets to see the Green & Gold play on December 27th at Lambeau just by using our Marinette ITM located at Klema's Seguins Cheese and Gifts!

\$3000 WINNER



We're thrilled to announce Anna S. as the winner of \$3000 in our NEW Debit Card User promotion! By simply opening a new debit card and using it 30 times within 60 days, Anna walked away with \$3,000! We couldn't be more excited to celebrate this with her!

DOUBLE SCORECARD REWARDS

NEW Year, NEW You!

Earn double Scorecard® points with your PFCU Rewards Credit Card on qualifying Gym Memberships and Health and Wellness gear purchases January 1st-March 31st!

**NEW Year
New YOU**

Earn double ScoreCard® Points with your **PFCU Rewards Credit Card** on qualifying:

- Gym Memberships
- Health and Wellness gear

January 1st - March 31st

CLOSURES

1/19/26- Martin Luther King Jr. Day

2/16/26- Presidents' Day

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

TAX TIME

Tax season is upon us, so let's save you some money! You can receive up to 20% off with TurboTax. As a new client with H&R Block, you can receive up to \$25 off or \$10 for a returning client.

Scan the QR code to get started!

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K



H&R BLOCK

SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE



DAILY PRESS BEST OF THE BEST

We are so honored and excited to share that Peninsula Federal Credit Union was voted the winner in the following categories for The Daily Press Best of the Best 2025:

BEST Credit Union

BEST Mortgage Lender

BEST Community-Oriented Company

BEST Place to Work

BEST Customer Service/General



We are so thankful for our members, volunteers, and employees for helping to make Peninsula FCU the best all around!

STAFF JEAN DAY DONATIONS

Every Friday, staff members donate money to be able to wear jeans and donate that money back into the community at the end of the year. This year's donations were given to Barbara Kettle Gundlach Women's Shelter (Calumet), Freedom for Patriots (Menominee), U.P. Foster Closet of Delta County, Delta Animal Shelter, and Delta Regional Child Advocacy.



Account Type	APY*
Regular Shares	0.25%
Share Draft Checking	0.10%
IRA Shares	1.75%
Money Market < 10,000	0.30%
Money Market \$10,000-\$24,999	1.00%
Money Market \$25,000-\$49,999	1.50%
Money Market \$50,000-\$499,999	2.00%
Money Market > \$500,000	2.25%

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

PFCU STATS

Assets:

\$350,341,188.14

Loans:

\$296,706,436.19

Deposits:

\$317,450,907.61

Members: 17,702

As of 12/17/2025

IN OUR COMMUNITIES



In Houghton County:

- Hancock Christmas Walk
- Calumet High School Bowling Sponsor
- Calumet High School Cheerleading Sponsor
- Calumet Concession/Popcorn Bag Sponsor



In Delta, Dickinson, & Marquette Counties:

- Heart of Gold Dinner
- Escanaba Christmas Parade
- Dickinson Chamber of Commerce Awards Dinner
- Pink Pumpkin Run
- Delta Chamber of Commerce Dinner
- TV6 Canathon
- Escanaba Spooktacular Teal Pumpkin Trunk or Treat
- PFCU Diaper Drive
- Superior Health Foundation Annual Gala
- Vino at the Casino
- YMCA Harvest Moon Walk
- Munising Hockey