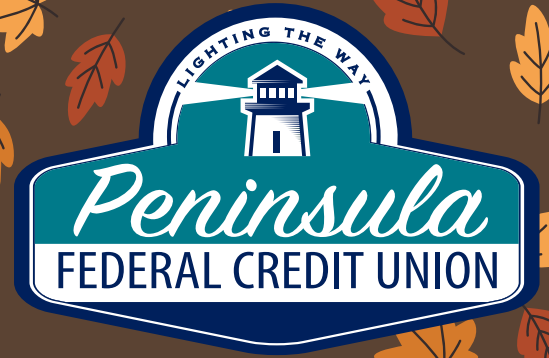


TIPS & TALKS

2929 3rd Ave N. | Escanaba, MI 49829 | (906) 789-6400
7126 Co 426 M.5 Rd | Escanaba, MI 49829 | (906) 786-2732
3700 10th Street | Menominee, MI 49858 | (906) 863-5382
400 Hecla Street | Laurium, MI 49913 | (906) 337-5565



Open a new certificate and FALL in love with your savings! Now available at 15- or 36-month terms. Please see peninsulafcu.com for more details.

Nominate your favorite local educator to be a PFCU Classroom Champion! One winner will be selected each month through the 2026-2027 school year.



INTERNATIONAL CREDIT UNION DAY

Stop into any branch on October 15 to celebrate International Credit Union Day, sign up for giveaways, grab your 2027 calendar, and get a reusable PFCU coffee sleeve!



UPDATES COMING TO OUR LAURIUM BRANCH



The process is officially underway for a new ITM at our Laurium Branch. The ITM can be used to make payments, transfers, and deposit checks and cash! Keep an eye out on our website and Facebook page for an official launch date.

HOLIDAY LOAN SPECIALS

Holiday Loan specials at Peninsula FCU are coming to help you this holiday season!



Loan Special 1 will start Tuesday, October 6 and run through Thursday, November 12. Rates will vary between 5.75% APR and 14.95% APR.*

Loan Special 2 will start Wednesday, December 2 and run through Thursday, December 19. Rates will vary between 7.25% APR and 16.45% APR.*

*Loan subject to credit approval. Terms up to 36 months. Up to \$7,500. New money only. One loan special per member October 6-December 19.

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 October 18th, 2026. Committee members include: Gary Thinglum (906) 399-8645, Al Ogren (906) 241-7004, and Alyssa Guindon (906) 399-0327.

Earn Double ScoreCard® Rewards Points when you use your Peninsula FCU Rewards Credit Card at qualifying department, discount, variety, and grocery stores while doing your holiday shopping!



OPEN A SAVE TO WIN CERTIFICATE

Give yourself a head start on next year's holiday shopping! A 12-month Save to Win Certificate makes it easy to save throughout the year, with your funds becoming available right before the holidays. And the best part? Your savings also gives you chances to win cash prizes along the way.



UPCOMING CLOSURES

10/12/26 Indigenous Peoples' Day

12/25/26 Christmas Day

11/26/26 Thanksgiving

1/1/27 New Year's Day



Account Type	APY*
Regular Shares	.25%
Shre Draft Checking	.10%
Peninsula Shores Checking	4.00%
IRA Shares	1.50%
Money Market < \$10,000	.25%
Money Market \$10,000-\$24,000	1.25%
Money Market \$25,000-\$49,999	1.75%
Money Market \$50,000-\$499,999	2.25%
Money Market > \$500,000	2.75%

Dividend Information for October 2026

Assets:

\$349,922,425.52

Loans:

\$308,844,202.29

Deposits:

\$315,085,737.26

Members:

18,017

As of 8/1/2026

*Annual Percentage Yield effective as of 10/1/2026. Subject to change.

IN OUR COMMUNITIES

IN HOUGHTON & KEWEENAW COUNTY:

- Annual Keweenaw Golf Outing
- Pasty Fest
- Barbara Kettle Gundlach Donation Drive



IN MENOMINEE & MARINETTE COUNTY:

- Designer Bag Bingo
- Marinette Menominee Chamber Golf Outing
- Menominee Family Fun Night

IN DELTA COUNTY:

- End the Silence Walk
- Bark River Off Road Races
- Gladstone Library Story Hour
- Gladstone 4th of July Parade

