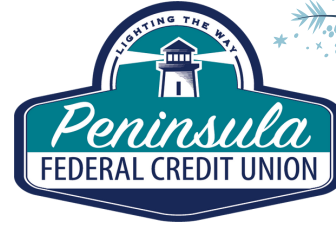


Tip\$ and Tale\$

QUARTERLY NEWSLETTER | VOLUME I



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\888-6420
906-786-2732\888-547-2732
906-863-5382



THANK YOU

FOR VOTING US
BEST CREDIT UNION

Don't Get Tied To an Old Rate!

Open a JUMP Rate Certificate



NCUA

Federally Insured By The NCUA. \$1,000 Minimum. Terms from 12 to 60 months. Early Withdrawal Penalties Apply.



CALL CENTER EXTENDING HOURS

Starting **January 3rd**
New Hours Will Be:

MONDAY - FRIDAY
8AM - 6PM EST

Saturday
8:30AM - 12:30PM EST



Jump Certificate Rates

Rate Jump Certificates allow you to opt into a new rate once per term, if the Credit Union's rates increase. You can find the rates on our website under Savings Rates

Terms from 12 to 60 months.
Early Withdrawal Penalties Apply

CLOSED DATES

January 2nd: News Day (Observed)
January 16th: Martin Luther King JR Day
February 20th: Presidents Day



PFCU STATS

As of 11/30/22

Assets - \$268,980,326

Loans - \$226,268,494

Deposits - \$240,750,672

Members - 14,328

DIVIDEND INFORMATION

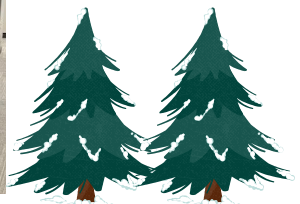
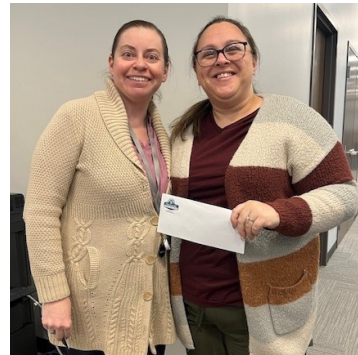
Effective as of 1/1/23 Subject to change

Regular Shares	.25%	.25%
Share Draft Checking	.15%	.15%
HSA	.15%	.15%
IRA Shares	1.89%	1.90%
Money Market:		
Less than \$10,000	.25%	.25%
\$10,000 To \$24,999.99	1.34%	1.35%
\$25,000 To \$49,999.99	1.49%	1.50%
\$50,000 To \$ 499,999.99	1.64%	1.65%
\$500,000 and Higher	1.79%	1.80%



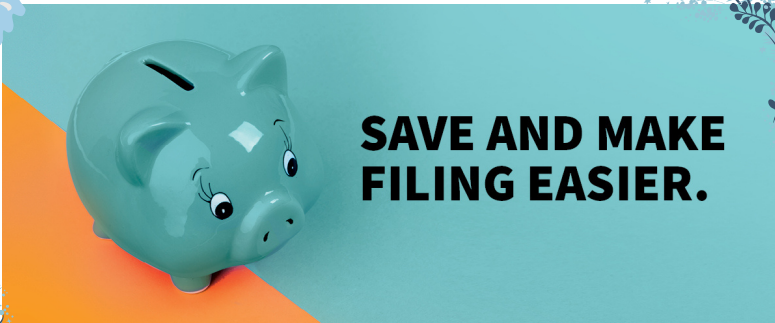
STAFF JEAN DAY DONATIONS

This year, the staff donated money each month to wear jeans on Fridays. We were able to donate \$3,344! We donated Hygiene Products to the Hannahville Schools. We also donated Monetary gifts toward The Cities of Escanaba, Gladstone, and Menominee, DTE Energy, UPPCO Energy, WE Energy, UP Propane, Hotflame, Ferrel Gas, and Naser in hopes to help families feel a little less burdened this Holiday Season!




BOARD OF DIRECTOR APPLICATION

The Nominating 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 February 15, 2023. The committee members are : Gary Thinglum (906)786-8482, Keith Marenger (906) 786-1842 and Al Ogren (906) 241-7004.



SAVE AND MAKE FILING EASIER.



INTUIT **turbotax** LMCU Rewards H&R BLOCK

TAX TIME!

We all have to do them, so why not save some money in the process! With this link you will receive up to \$15 off with TurboTax, and as a new client of H&R Block you will receive \$25 off. Visit our website, under the Resources Tab, click Member Rewards and LMCU Rewards. Click on your preferred tax service.

DEBIT CARD ROUND UP

Did you know you can save your change from your debit card transactions? PFCU offers a "Debit Card Roundup" account. All purchases will be rounded up to the nearest dollar and transferred into your round up account at the end of the day. Call or stop into your local branch.

FOR 130 CONSECUTIVE QUARTERS



CHRISTMAS PARADE

