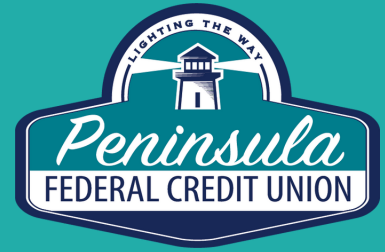


TIP\$ AND TALE\$



2929 3rd Ave N. • Escanaba, MI 49829 • 906-789-6400 • 888-791-6420

7126 Co 426 M.5 Rd. • Escanaba, MI 49829 • 906-786-2732 • 888-547-2732

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

PFCU's CHARTER EXPANSION

Peninsula Federal Credit Union officially expanded our membership field in February 2023. This means we can now serve the entire U.P. and Northeastern Wisconsin-- that's an increase of 19 counties!

Expanding is a long process that took hard work on all fronts, and we are so excited to help and serve more members in the wonderful area we call home.



CERTIFICATE RATE SPECIAL

15-Month Certificate at 4.75% APY!*

We are offering a limited-time, 15-month Certificate Special! Open yours online or stop into a branch to secure this great offer!

*Federally Insured By the NCUA. \$1,000 Minimum. APY = Annual Percentage Yield. Limited Time Offer. Rate as of 3/20/2023. Early Withdrawal Penalties Apply.



We are proud to have been rated 5 Stars by Bauer Financial for over **100** consecutive quarters!

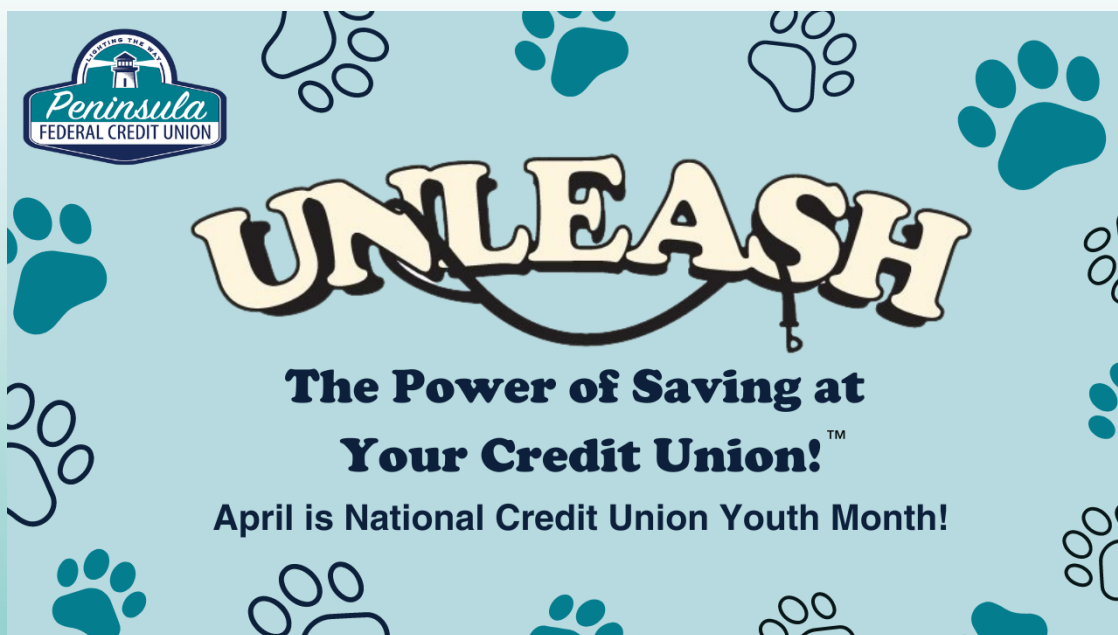
YOUTH MONTH

April is National Credit Union Youth Month! During this nation-wide celebration, we can help plant the seeds of financial well-being with our youth members. The theme for 2023 is "**Unleash the Power of Saving at Your Credit Union.**"

Peninsula FCU is celebrating in multiple ways. Stop into your local branch with your youth member to participate in the following activities and drawings:

- Stop in to a branch to grab a coloring page, or print one from our website! Youth members who complete and return the page via text or drop-off will be entered in a drawing to win a PFCU piggy bank!
- Youth members can deposit \$5 or more during the month of April to be entered to win \$100, with two winners every week!
- Youth members can stop into a branch to guess the amount of cash in a piggy bank- the closest guess wins the bank and cash! There will be one winner each week.
- Kids can pose for pictures in front of a pet-themed photo booth with fun props!

We are looking forward to a fun-filled month with our youth members!



Federally Insured by the NCUA

COMMUNITY STUDENT EDUCATION

During the month of March, PFCU staff visited **20** local classrooms to teach **325** students about financial literacy and give a presentation focused on raising awareness about the importance of planning for a secure financial future. Financial literacy isn't just a skill for adults-- teaching kids about finances can help them be better prepared to manage money as adults.

Photo: Trainer Tyler DuBord explains to students how to read and fill out a check.



CREDIT UNION STATS

Dividend Information for April 2023

Account Type	APY*
Regular Shares*	.25%
Share Draft Checking*	.15%
HSA*	.15%
IRA Shares*	1.90%
Money Market < 10,000**	0.25%
Money Market \$10,000-\$24,999**	1.35%
Money Market \$25,000-\$49,999*	1.50%
Money Market \$50,000-\$499,999**	1.65%
Money Market > \$500,000**	1.80%

*Dividend rate may change after the account is opened.

**A minimum daily balance of \$2,500.00 must be in the account to avoid a low balance fee, fee may cause loss of principal balance.

Fees may reduce earnings.

Federally insured by the NCUA.

HSA - Individual accounts only

Assets:

\$278,003,045

Loans: \$228,621,814

Deposits:

\$250,057,677

Members: 14,450

Rates are declared by the Board of Directors and paid quarterly from available earnings. Rates are subject to change.

*APY= Annual Percentage Yield

UPCOMING EVENTS AND CLOSURES

RRN SPORT & REC SHOW

PFCU is proud to sponsor the RRN Sport and Rec show on April 7-9, 2023. We'll also have SPECIAL LOAN RATES on Recreational Vehicles from April 5-April 13! Stop in for details.

MEMBER APPRECIATION DAYS

Mark your calendars! June 27th and September 21st are Member Appreciation Days at PFCU!

ANNUAL MEMBERSHIP MEETING

Our annual meeting will take place on May 18th at 3:30 at our Escanaba headquarters. This meeting is open to all members of PFCU. Lisa Cloutier and Alyssa Guindon are the two Board members up for re-election, and both have expressed interest in continuing to serve on the Credit Union's Board. If you'd like to attend, email marketing@peninsulafcu.com

CLOSURE

We'll be closed May 29th for Memorial Day.

Gear Up for Summer Fun with a

Limited-Time Loan Special on Recreational Vehicles!

Loan special is subject to credit qualifications and approval; loan must be approved April 5-April 13 to qualify.

Special Runs April 5-13, 2023



COMMUNITY INVOLVEMENT

