

Tip\$ and Tales\$



VOLUME 44 JUNE 2009 NUMBER 6

301 N. 30th St., (906)789-6400/888-791-6420 & Co. Rd. 426, Escanaba (906)786-2732/888-547-2732 or 3700 10th St., Menominee (906)863-5382

A monthly publication of
PENINSULA FEDERAL CREDIT UNION



P.O. BOX 717
ESCANABA, MI 49829-0717

Member Appreciation Day!

Wednesday June 24, 2009

Join us in the Ruth Butler Building
U.P. State Fairgrounds
From 12:00 noon to 4:00 p.m.



Hot Dogs, Chips, Pop,
Coffee and Ice Cream
will be served.



ABRA
Cadabra
Arcade Jumps
for the kids!



Join us for an afternoon of:
great food, fun for the kids,
and a relaxing afternoon
with fellow
Peninsula Federal Credit Union
members!

Check Out Your Debit Card Points!

Easy as 1-2-3!

- 1) Log in to www.peninsulafcu.com
- 2) Click on the Scorecard Rewards link in the middle of the page
- 3) Enter your name and debit card number and see how many points you have earned

All points from August 1, 2008 through April 26, 2009 will be under the main account holders debit card number. Points can be turned in for travel, gifts or cash. If you do not have internet access stop by the credit union or call us to find out how many points you have earned.

We will be closed on
Saturday, July 4th in
observance of
Independence Day.



DIVIDEND INFORMATION PROJECTED FOR

June 2009

	ANNUAL PERCENTAGE YIELD	DIVIDEND RATE
Shares	.50%	.50%
Share Drafts	.25%	.25%
IRA	1.51%	1.50%

These rates are
declared by the Board
of Directors and paid
quarterly from
available earnings.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Remember Father's Day Sunday June 21st

If you are in need of a little cash for that extra
special Dad in your life, stop in or call and speak
with any of our loan officers today!

IMPORTANT NOTICE FOR ALL MEMBERS

Dear Members:

After careful consideration of all the factors involved, we have found it necessary to revise the Loan Protection Insurance program covering the loans of our members. This is the term life insurance provided by the credit union at no direct cost to you on eligible member loans. This change does not immediately affect the insurance on loans granted prior to September 1, 2009. All such insurable loans will continue to have coverage until: 1) A closed-end loan is refinanced, repaid or otherwise liquidated. 2) An advance is granted on an open-end loan, at which time the entire outstanding loan balance is no longer insured. 3) The Loan Protection Policy is cancelled. All loans granted on or after September 1, 2009 will not be insured under the Loan Protection Policy. We have taken steps to make quality alternative insurance protection available to you with MEMBER'S CHOICE™ Credit Life Insurance. Credit Life Insurance provides protection on your loan up to \$30,000 in case of the member's death. Each member making a new loan or refinancing a loan may apply for this coverage, without providing proof of insurability, provided the coverage is applied for within 30 days of the date of the loan. If you have any questions regarding this change, please contact our credit union office.

Sincerely, The Board of Directors

7 PRACTICES FOR COMPUTER SECURITY

Access to information & entertainment, credit & financial services, products from every corner of the world – even to your work – is greater than ever. Thanks to the Internet, you can play a friendly game with an opponent across the ocean; review and rate videos, songs, or clothes; get expert advice in an instant; or collaborate with far-flung co-workers in a “virtual” office. BUT the Internet – and the anonymity it affords – also can give online scammers, hackers, and identity thieves access to your computer, personal information, finances, and more... WITH awareness as your safety net, you can minimize the chance of an Internet mishap. Being on guard online helps you protect your information, your computer, and your money.

In the upcoming months, we will highlight each of the 7 PRACTICES FOR COMPUTER SECURITY.

The 7 areas are: 1) Protect your personal information. It's valuable. 2) Know who you are dealing with. 3) Use security software that updates automatically. 4) Keep your operating system and Web browser up-to-date, and learn about their security features. 5) Keep your passwords safe, secure, and 7DRX50 strong. 6) Back up important files. 7) Learn what to do in an e-emergency.

ANTI-SPYWARE SOFTWARE: Installed on your computer without your consent, spyware software monitors or controls your computer use. It may be used to send you pop-up ads, redirect your computer to websites, monitor your Internet surfing, or record your keystrokes, which, in turn, could lead to the theft of your personal information. A computer may be infected with spyware if it: 1) slows down, malfunctions, or displays repeated error messages. 2) won't shut down or restart. 3) Serves up a lot of pop-up ads, or displays them when you're not surfing the web. 4) displays web pages or programs you didn't intend to use, or sends emails you didn't write.

FIREWALLS: A firewall helps keep hackers from using your computer to send out your personal information without your permission. While anti-virus software scans incoming email and files, a firewall is like a guard, watching for outside attempts to access your system and blocking communications to and from sources you don't permit.

DON'T LET YOUR computer become part of a “BotNet” Some spammers search the Internet for unprotected computers they can control and use anonymously to send spam, turning them into a robot network, known as a “botnet”. Also, known as a “zombie army”, a botnet is made up of many thousands of home computers sending emails by the millions. Most spam is sent remotely this way; millions of home computers are part of botnets. Spammers scan the Internet to find computers that aren't protected by security software, and then install bad software – known as “malware” – through those “open doors.” That's one reason why up-to-date security software is critical. Malware may be hidden in free software applications. It can be appealing to download free software like games, file-sharing programs, customized toolbars, and the like. BBZ1224 But sometimes just visiting a website or downloading files may cause a “drive-by download”, which could turn your computer into a “bot”. Another way spammers take over your computer is by sending you an email with attachments, links or images which, if you click on or open them, install hidden software. Be cautious about opening any attachments or downloading files from emails you receive. Don't open an email attachment – even if it looks like it's from a friend or coworker – unless you are expecting it or know what it contains. If you send an email with an attached file, include a text message explaining what it is.

Debit & Credit Rewards

You'll Love the Perks.

- Travel, Gift & Cash Rewards
- Accepted Worldwide
- 25,000+ ATM Access

www.peninsulafcu.com

WIN DOUGH



GET YOUR WINDOW CLING TODAY!

In 2009 we will have monthly winners for a \$30 VISA Gift Card. In December 2009 we will be giving one winner a \$500 VISA Gift Card! If your license plate number is published in Tips & Tales, come into any of our branch offices with your vehicle registration and claim your VISA Gift Card. **You must claim your gift card before the end of the month published** – May publication needs to be claimed before June 1st. Watch for your license plate number in Tips & Tales! Remember, Tips & Tales can also be found on our web site at www.peninsulafcu.com.



The Marinette Menominee Area Chamber of Commerce held their annual Awards Recognition Business Meeting on May 7, 2009. Carol Arsineau, (3rd from the left) Branch Manager of Peninsula Federal Credit Union in Menominee was on hand to receive the ‘Parade of Progress Award’ which is given in recognition of Peninsula Federal Credit Union’s contribution to economic development in the Marinette Menominee communities.

Dear Members:

After careful consideration of all the factors involved, we must revise our Life Savings Insurance program, the life insurance that we've made available at no direct cost to our members. New deposits will no longer be eligible for Life Savings Insurance starting on September 1, 2009.

IMPORTANT: This change does not affect your existing Life Savings Insurance coverage on eligible deposits made before September 1, 2009. These deposits will remain eligible until the original deposits are withdrawn or the policy cancelled. You will want to keep in mind that because the Life Savings Insurance group policy is offered at the discretion of the credit union, it should not be regarded as permanent insurance.

Any CUNA Mutual Life Savings Certificate of Insurance you may have is valid only for eligible deposits made prior to September 1, 2009. The maximum total balance eligible for Life Savings Insurance is \$3,000 per member.

If you have any questions regarding this change, please contact our credit union office.

Sincerely, The Board of Directors



This program runs from BCA6587 now through June 30, 2009. GM and Chrysler are offering eligible vehicles at a price discount to credit union members and members of their households. Ford is currently in discussion to become a part of this program. Credit Union members can find details on the discounts by going online at www.lovemycrcreditunion.org. Now is the time to make your move and 'INVEST IN AMERICA'! Come in and check out our competitive auto loan rates and repayment plans to match your needs.

Call, stop by, or apply on line at www.peninsulafcu.com today!

Whether it's a fast car, a camper for your special vacation this summer, that home improvement you have been putting off, or maybe a fancy new sailboat you have been dreaming of.



We have great rates with payments you can afford! Talk to us about a pre-approved loan. Give us a call, stop in at any of our 3 branch locations, or you can apply online at www.peninsulafcu.com!

Let us help make your dreams come true!

Attention Teen Club Members

Bring in your Report Card



Every marking period for 2008-2009 school year we will be giving away a \$50 VISA Gift Card and an Apple iPod Shuffle. To be eligible, bring in your report card and for every "A" you will receive two entries and for every "B" you will receive one entry into the drawing!

Our final drawing will be June 30th for the 2008-2009 school year!

CONGRATULATIONS

to Laura Alexander who won an iPod and to Katherine Becker who won a \$50 VISA Gift Card from the 3rd quarter Report Card Drawing!

CONGRATULATIONS to all our youth



who came into the Credit Union and made a deposit during Youth Week! We had a total of



Alexis Dahlgren

79 youth participate in Youth Week! They received a bag of Skittles and a 'mystery' cash prize with their deposit! Congratulations!

CU Money Travel Card



A reloadable card with the VISA logo. This card can be loaded from \$100 to \$5,000 dollars and can be reloaded up to 3 more times. The CU

Money Travel card can be used worldwide and even has ATM access. Cost is \$3 per card.

Are any of these events coming up in your busy summer schedule?

- GRADUATION PARTIES**
- WEDDINGS**
- BABY SHOWERS**
- BIRTHDAYS**



Stop in at any of our 3 branch locations for ALL your gift giving needs! Whether you choose a **GIFT CARD** or our **MONEY PACKETS**, with different covers available and dollar amounts for you to choose, we have the gift for you! Stop in today!



Our Staff...

Robert Maxon, President/CEO
 Kathy Callahan, Operations Manager
 Debbie Edwardsen, Office Manager
 Carol Arsineau, Branch Manager
 Linda Leisenring, Loan Manager
 Connie Penozza, Loan Officer
 Michelle Winkelbauer, Loan Officer
 Pamela Jodocy, Loan Officer
 Karen Derouin, Loan Assistant
 Debra Doubek, Administrative Assistant
 Ann King, Accounting
 Kim Holden, Accounting
 Jayne Peterson, Secretary
 Julie Whipple, Head Teller
 Kim Kareckas, Head Teller/ VISA Coordinator
 Kim Parker, Delinquency Clerk
 Chris Hockin, Teller
 Chris Smajda, Teller
 Cheryl Comeaux, Teller
 Debra Kregelka, Teller
 Mary Nelson, Teller
 Angie Lambert, Teller
 Mary Boucher, Teller
 Lois Brei, Teller
 Nicki Detiege, Teller
 Amanda Hughes, Teller
 Tina LaCanne, Teller
 Nancy Coyne, Teller

BOARD OF DIRECTORS
 Betty Trudell, Chairman
 Ron Nelson, 1st Vice-Chairman
 Allan Ogren, 2nd Vice-Chairman
 John Greis, Treasurer/Financial Officer
 Sue Standing, Secretary
 James Hughes, Jr., Director
 Keith Marenger, Director

~ About Our Staff ~

June Employee Recognition

Leonard Smith – June 1st – 27 years

VISA GIFT CARD DRAWING

Once a month this Credit Union selects a lucky member to receive a \$30.00 VISA Gift Card. Simply fill in this coupon or one available at any of our offices and deposit it in the drawing box. This month's winner is Tonya Munroe. The next lucky winner will be drawn at the end of June.

VISA GIFT CARD GIVEAWAY

By submitting this entry form, you are giving permission to publish your name in a future issue of "Tip\$ and Tale\$" if you are chosen as a winner.

Name _____

Phone _____

CLIP & SAVE

Peninsula Federal Credit Union

P.O. Box 717 * Escanaba, MI 49829-0717

ESCANABA OFFICE

301 N. 30th St., Escanaba
 Phone: 906-789-6400
 1-888-791-6420
 FAX: 906-789-6410

LOBBY

Monday – Friday 9:00am – 5:00pm
DRIVE THRU
 Monday – Friday 8:30am – 5:30pm
 Saturday 9:00am – 12:00 noon

MILL OFFICE

7126 Co. Rd. 426, Escanaba
 Phone: 906-786-2732
 1-888-547-2732
 FAX: 906-786-8057

LOBBY

Monday – Friday 9:30am – 5:00pm
DRIVE THRU
 Monday – Friday 9:00am – 5:00pm

MENOMINEE OFFICE *

3700 10th St., Menominee
 Phone: 906-863-5382
 FAX: 906-863-6545

LOBBY & DRIVE THRU

Monday, Tuesday, Wednesday & Friday
 9:00am – 5:00pm
 Thursday 9:00am – 6:00pm

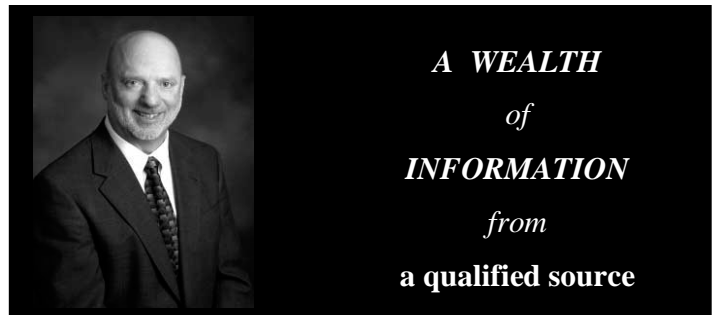
DRIVE THRU

*Central Standard Time Saturday Only 9:00am – 12:00 noon

Let's Talk Statistics

As of April 30, 2009

Total Assets	\$93,689,829.45
Total Loans Outstanding	\$55,366,619.87
Member Share Deposits	\$79,634,007.31
Number of Members	11,098
New Members in April	72



A WEALTH
 of
 INFORMATION
 from
 a qualified source

Need help with financial management and investment planning?
 An experienced professional with backing and support from
 hundreds of specialists and experts in insurance and financial
 management can provide the guidance and information you need.
 So make the contact today!

The MEMBERS Financial Services Center

Located at: *Peninsula Federal Credit Union*
 7126 County 426 M.5 Road, Escanaba, MI

Len Raskin

MEMBERS Financial Services Representative
 Phone (906) 789-6400 FAX (906) 786-8057



FINANCIAL SERVICES

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. **Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.** FR070230-13FS