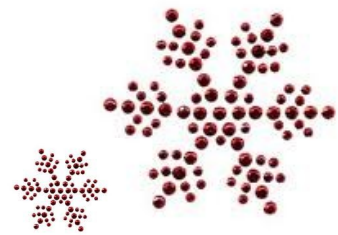


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301 North 30th Street, P.O. Box 717, Escanaba, MI 49829-0717

906-789-6400 / 888-791-6420

7126 County 426 M.S Road, P.O. Box 717, Escanaba, MI 49829-0717

906-786-2732 / 888-547-2732

3700 10th Street, P.O. Box 367, Menominee, MI 49858-0367

906-863-5382



**From the staff & Board of Directors of Peninsula Federal CU**

*Merry Christmas & Happy New Year!*

**Come in & enjoy Christmas cookies & coffee the week of December 20th.**

**Holiday Hours**

Friday Dec. 24 (Christmas Eve) - Close at 1 p.m.

Friday Dec. 31 (New Years Eve) - Close at 1 p.m.

Saturday Dec 25 (Christmas) - Closed

Saturday Jan. 1 (New Years Day) - Closed

**Mortgage & Car Loan rates have dropped!  
Save money by refinancing today!**

**NEW FIXED RATE MORTGAGE OPTIONS**

10 year fixed—3.25%

15 year fixed—3.50%

**NEW BALLOON RATE MORTGAGE OPTIONS**

3 year balloon—3.00%

5 year balloon—3.25%

7 year balloon—3.50%

**Your home is the largest purchase you will ever make. Finding the best rate for your loan could put more money in your pocket and save you thousands of dollars in interest over the life of your mortgage.**

**Stop in or call to see a loan officer to see how much you could save by refinancing your mortgage loan.**

**NEW CAR LOAN RATES**

36 months—3.75%

48 months—3.95%

60 months—4.25%

72 months—4.50%

**USED CAR LOAN RATES**

**(2007 & UP)**

36 months—4.25%

48 months—4.50%

60 months—4.75%

72 months—5.00%

**Yes, you can refinance your car loan!  
Find a better deal & start saving today!**

**A WEALTH OF INFORMATION FROM A QUALIFIED SOURCE**



**Geno Maino**  
**MEMBERS Financial Services Representative**

Just as your lifestyle and goals are different from other people, so are your financial needs ...

**MEMBERS Financial Services Program**  
Located at: *Peninsula Federal Credit Union*  
7126 County 426 M.5 Road, Escanaba, MI  
Phone (906) 789-6400 FAX (906) 786-8057

**The MEMBERS Financial Services Program is here to help you address your unique needs. Whether you are just beginning a family, paying for a child's education or nearing retirement, our financial advisors are here to help. Our retirement, insurance and investment services are designed for you, our credit union members, in mind. To find out more, call Geno Maino today!**

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. **Non deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR120907-6245

**MARINE CORPS RESERVE**



**Help Toys for Tots by generously giving new toys to local children this Christmas season! Barrels are located at both Escanaba offices.**

**....ESCROW ACCOUNTS....**



For those of you who have escrow accounts with the Credit Union, please bring in your tax and insurance bills prior to when they are due so that we can pay them for you.

**Christmas Loan Available!**

If you're looking for some cash to help with your holiday shopping list, stop by and see a loan officer!

**Borrow up to \$2,000 at 6.50% for up to 12 months.**

(Maximum payment without insurance would be \$172.59)

Start saving early and open a 2011 Christmas Club.



# SAVE TO WIN AWARDS FIRST WINNER!

Sherman Martin was our first lucky cash winner in our Save to Win drawing.



Sara Goodman awards Sherman Martin his Save to Win prize!

Here's how it works!

1. Open a 12 month Save to Win Certificate with \$25.
2. Keep making deposits into your share certificate during the 12 month term. (You can even set up an automatic payment from your payroll check or savings/checking account to make it easier to save.)
3. For every \$25 deposited to your account, you earn one entry into monthly drawings and one entry into the grand prize drawing for

# \$100,000!

Stop by for more details and to open a Save To Win Certificate today!

## BUSY THIS HOLIDAY SEASON?

Keep your finances in order when it's convenient for you! Sign up for **Home Banking** to keep track of your savings, checking and loan accounts. Use [www.ezcardinfo.com](http://www.ezcardinfo.com) to stay on top of your spending with your Peninsula Federal CU VISA card. Use **CUEasyPay** to pay all your bills online. You can even apply for a loan online at [www.peninsulafcu.com](http://www.peninsulafcu.com). If you need help on using these services, stop by and we'll walk you through how easy it is to stay in control of your finances 24 hours a day, seven days a week.

## LOOKING FOR THE PERFECT HOLIDAY GIFT?



VISA gift cards are a perfect gift for anyone! They can make a purchase anywhere VISA is accepted. Available in amounts from \$25 to \$750 (\$3 fee per card), they are a great choice for the "hard to buy for" person & never are returned. Stop by and pick some up!

## MCULLAF GRAND RAFFLE

Thanks to all our members who purchased a \$5 MCULLAF Grand Raffle ticket to support the MCULLAF PAC. This year's winner was from Belle River Community Credit Union in Richmond, Michigan.



# LOOKING FOR A GREAT RATE ON A CREDIT CARD?

“Pick the card that fits your needs!”



**6.5% - LOW RATE PLATINUM**

**7.75% - PLATINUM PREFERRED  
WITH REWARDS**

**9.95% - PLATINUM REBUILDER**

All new accounts receive 2.99% for 6 billing cycles on purchases, cash advances & balance transfers from other financial institutions.  
**NO BALANCE TRANSFER FEES!**

## WE'VE COOKED UP A GREAT RATE JUST FOR YOU!

All new VISA accounts and all existing VISA accounts that perform an outside balance transfer will receive a free large one topping pizza certificate!

### *We've got student loan options for you!*

Peninsula Federal Credit Union has partnered with Fynanz to provide you with a reasonably priced private student loan option to help you meet your educational goals.

Let us help you finance your college education.

*Call us for details!*



### 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 Nichole Silverstone. The next lucky winner will be drawn at the end of November.

#### VISA GIFT CARD GIVEAWAY

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

Name \_\_\_\_\_  
Phone \_\_\_\_\_

### **Let's Talk Statistics**

As of October 2010

Total Assets	\$104,005,192.72
Total Loans Outstanding	\$54,819,216.64
Member Share Deposits	\$89,285,300.82
Number of Members	11,188
New Members in October	55