

T ip\$ and Tale\$

A monthly publication

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

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



Happy Valentine's Day

906-789-6400 / 888-791-6420

906-786-2732 / 888-547-2732

906-863-5382



Beginning January 18, 2010, we will make available on our web site, www.peninsulafcu.com, a FREE TAX PREPARATION PROGRAM that will enable eligible individuals and families to file their STATE and FEDERAL INCOME TAX! There is **NO COST** to you!

We can help.

Peninsula Federal Credit Union is providing free tax preparation services for our members. You must have your own e-mail account to use "I-CAN! E-FILE". There are some limitations as to who can use this site to file.

You should NOT use "I-CAN! E-File" if you...

own a business; are a church employee or clergy member; sold real estate in the tax year, or your employer has a non-U.S. address. Individuals with disabilities or in the military may be eligible for tax credits not included in "I-CAN! E-File". A small number of people should not use "I-CAN! E-File": persons who are blind because there are complicated credits this person may be eligible for and "I-CAN! E-File" cannot complete these forms. Employees whose employer contributes to child care costs; and self-employed individuals if they want to amortize equipment or itemize deductions.

What tax information do I need:

Your Social Security Number; your spouse's and children's names as they appear on their Social Security Card and their Social Security Numbers, all forms that show the income you received in the past year. These may include: All W-2's from employment for you, your spouse, and your children; bank statements, which show interest earned on deposits; 1098Ts, which list educational expenses; your unemployment statements. Child care information such as: name, phone number and address of child care facility or individual; amount paid during the year for child care; federal taxpayer identification number or Social Security number of facility or individual.

What steps take place in the filing process?

First, you will create an account with your name and Social Security Number. Next, you will answer questions for your federal and then your state return. Then you will print and review your return to make sure it is complete and correct. Once you are satisfied you can mail OR e-file your return. If you e-file your e-file status will then be "PENDING". The NEXT step if you e-file is to come back to the website in 2-3 days and click on Check My E-file Status on the right side of the screen. YOUR TAX RETURN IS NOT FILED UNTIL YOUR E-FILE STATUS IS ACCEPTED. If your status is "pending" or "rejected" that means that you have NOT yet filed your return according to the IRS. If you choose not to e-file you can print your forms and mail them.

Remember—Just file it! We'll help.

DIVIDEND INFORMATION PROJECTED FOR February 2010

	<u>Annual Percentage Yield</u>	<u>Dividend Rate</u>
Shares	.40%	.40%
Share Drafts	.25%	.25%
IRA	1.51%	1.50%

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



TAX PREPARATION FOR SENIORS

The AARP Foundation provides tax preparation services through its volunteer Tax-Aide program. AARP Tax-Aide offers free tax counseling and tax preparation assistance for people of middle and low incomes, with special attention given to those aged 60 and over. This service will be available at the Escanaba Public Library after February 8, 2010. Appointments may be made by calling the library at 906-786-4463 or 906-789-7323.



At Peninsula Federal Credit Union we are here to help you! We are here to help if you need a cash loan to pay your taxes. Uncle Sam wants his share and if you are late or short there are penalties! If you need

extra cash for taxes or any other purpose, call or stop in today. Give us a short time to complete the details and, upon approval, the money will be waiting when you stop back in! You don't have to sweat tax time when you are a member at Peninsula Federal CU!

Looking to Invest?

Looking for an exceptional value in today's fluctuating investment market? Consider a share Certificate of Deposit (CD) from Peninsula Federal Credit Union. We have very competitive rates. We also have IRA CD's. Terms are for 12 and 24 months. We have not forgotten about our younger members either! We offer a Youth Certificate of Deposit for our members ages 0 to 17 with a minimum deposit of \$200! For details and current rates stop in, call or log onto www.peninsulafcu.com.



HELP YOUR CHILDREN LEARN TO SAVE... AND WE'LL GIVE THEM A REWARD !

AGES 5 - 12 can join the "Lighthouse Club" and earn stamps to redeem for prizes. Deposit \$5-\$25 you will receive 1 stamp; \$26-\$50 you will receive 2 stamps; and over \$50 you will receive 3 stamps! Stop in and join Cash and Dollar today!

AGES 13 - 17 can join the "Money Matters Savings Club" and get McDonald's Arch Card OR a Willow Creek Cinema or Pine Tree Mall Cinema Gift Card to catch the movie of your choice! Stop by to receive your Teen Club Card and join the Peninsula Federal Credit Union Teen Club today!

LOANS LOANS LOANS

Loans for all your needs...

- Valentine's Day Gifts
- New and Used Vehicles
- Medical Bills
- Insurance
- Car Repairs
- Home Improvements
- School Expenses

Whatever your need is, simply let us know the amount you need and, upon approval, the money can be yours with payments to fit your budget. Stop in at any of our three locations or call a loan officer today!

2010 CENSUS

BE CAUTIOUS ABOUT WHO YOU ARE GIVING INFORMATION TO

Avoid ID Theft during 2010 census

The 2010 Census will begin and it is important you answer, but you also need to be cautious! The Census Bureau uses your information to produce statistics. Your answers cannot be used against you by any government agency or court. All Census Bureau employees take the oath of nondisclosure and are sworn for life to protect the confidentiality of the data. The Census Bureau depends on your cooperation and trust, and they promise to protect the confidentiality of your information. Title 13 of the U.S. Code protects the confidentiality of all your information and violating this law is a crime with severe penalties. In addition, other federal laws,

including the Confidential Statistical Efficiency Act and the Privacy Act reinforce these protections. It is against the law to disclose or publish any of the following information:

- Names
- Addresses including GPS coordinates
- Social Security numbers
- Telephone numbers

Violating the oath is a serious crime. The penalty for unlawful disclosure is a fine of up to \$250,000 or imprisonment of up to five (5) years, or both.

The 2010 Census does not collect any information about your taxes or income. ANY request for census information from the Census Bureau will be clearly marked as coming from the U.S. Census

Bureau and as OFFICIAL BUSINESS of the United States. It is a federal offense for anyone to pretend they represent the Census Bureau, or any other office of the United States Government. When the 2010 Census takes place, you will receive a letter from the Census Bureau Director, notifying you that, in a few days, your household will receive a form in the mail, or a phone call from the Census Bureau, or a visit from a Census Bureau representative. They will NOT contact you by e-mail.

Identifying the Census Taker — ALL census takers carry official government badges marked with just their name. You may also ask them for a picture ID from another source to confirm their identity.

Some census workers might carry a "U.S. Census Bureau" bag.

If you are still not certain about their identity, please call the Regional Census Center toll-free at 1-800-923-8282 Monday to Thursday: 8:30—5:30 ET & Friday: 8:30-4:30 ET) or in Detroit at 313-396-5200.

A note from the 2010 Census Bureau:

The 2010 Census is your community's voice in government. "Just like we can't survive without roads and bridges, the country doesn't function well without an updated Census to distribute funds to areas that most need them and to support community decisions about their own future." from Robert M. Groves, Director of the U.S. Census Bureau. For more information go to <http://2010.census.gov>

The Board of Directors has extended the VISA Platinum interest rate of 7.75% APR until the June 2010 billing cycle. The VISA Classis interest rate of 9.90% APR has also been extended until June 2010 billing cycle.

ESCROW ACCOUNTS

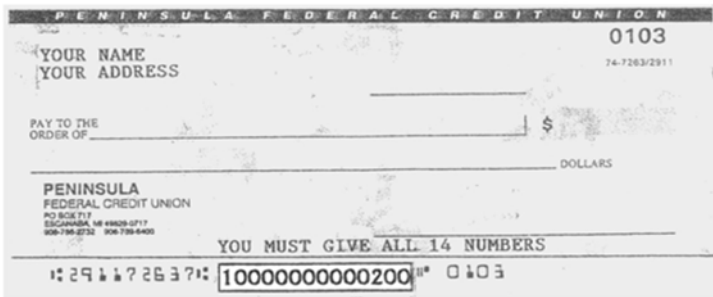
For those of you who have escrow accounts with Peninsula Federal Credit Union, please bring in your tax and insurance bills prior to when they are due so we can pay them for you. If you do not bring us the bill, we do not know that your payment is due!

**GO GREEN
GO GREEN
GO GREEN**

Challenge your finances in 2010! Open a 'green' account and watch your savings grow! Stop in any of our branch locations for full details!

DIRECT DEPOSIT - fast & safe

DIRECT DEPOSIT for your **INCOME TAX REFUND** Members who are planning to have their refunds direct deposited into their accounts are reminded that they must provide accurate information on their tax form or the refunds will be returned to the IRS or State. **REFUNDS** must be deposited under the **ACCOUNT NUMBER** and **NAME** of the person who is getting the tax refund. You must also make sure that you have the correct account and routing numbers listed. **Our routing number: 291172637.** This is an example for checking and savings accounts:



Note: these account and routing numbers are also used if you are having direct deposit of your payroll check, social security deposit, etc.

PENINSULA FEDERAL CREDIT UNION
(906) 789-6400 (906) 786-2732

Name	JOHN DOE	
Acct. No.	1234-000	OR
	12345-000	OR
	312345-000	
Signature		

A REWARDS CREDIT CARD
with cash, travel, & gifts.

Now that's **MUSIC TO MY EARS**

APPLY TODAY!

www.peninsulafcu.com

Receive 1500 Scorecard bonus points with your approved application!

SPECIAL THANKS to all of our members who brought in toys for the annual Marine Corps Reserve "Toys for Tots" campaign. The winner of the \$50 Savings Bond was Jessica Gallagher. Thank you!

✓ CONGRATULATIONS TO ALL OF OUR WINNERS DURING 2009 OF A \$30 VISA GIFT CARD from our WIN DOUGH promotion!

OUR APPRECIATION goes out to our staff for volunteering to 'ring the bell' for the Salvation Army during the Holiday Season. THANK YOU!

COMING SOON!

CU Easy Pay!

COMING SOON!

CU® Easy Pay! Internet bill payment and bill presentment will help you save time and effort. It's the most flexible way to receive, pay and organize you're your bills online when it's most convenient for you. Get ready to "Point-Click-Pay" and get back to the more important things in life!

COMING SOON!

OUR STAFF

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

February Employee Recognition

Chris Hockin – February 1 – 14 years
 Nancy Coyne – February 11 – 2 years
 Cheryl Comeaux – February 18 – 7 years
 Kim Holden – February 28 – 5 years

Let's Talk Statistics

As of December 31, 2009

Total Assets	\$98,174,277.57
Total Loans Outstanding	\$55,439,4173.43
Member Share Deposits	\$83,498,341.48
Number of Members	11,142
New Members in December	45

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 _____

Peninsula Federal Credit Union

P.O. Box 717 * Escanaba, MI 49829-0717
 P.O. Box 367 * Menominee, MI 49858-0367

ESCANABA OFFICE

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

MILL OFFICE

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

MENOMINEE OFFICE *

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

LOBBY

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

LOBBY

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

LOBBY & DRIVE THRU

Monday, Tuesday, Wednesday & Friday
 9:00am – 5:00pm
 Thursday 9:00am – 6:00pm
DRIVE THRU
 Saturday Only 9:00am – 12:00 noon

GO TO www.peninsulafcu.com
FOR ALL THE INFORMATION YOU MAY NEED!
 Click on 'ScoreCard Rewards' & find the points you have earned.
 Click on 'VISA EZCard Info' and view your VISA Information.

ATM/Debit Card Holders

The Board has waived transaction fees, with the exception of International (foreign country) transactions through 4/30/2010.

Valentines Day is right around the corner and our loan department is here to help, if you need it!



Geno Maino
 MEMBERS Financial Services Representative

A WEALTH OF INFORMATION FROM A QUALIFIED SOURCE

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.S 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

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 Florence Preston. The next lucky winner will be drawn at the end of March.