

T ip\$ and Tale\$

A monthly publication



April 2015
Volume 50
Issue 4
www.peninsulafcu.com

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We have awarded over \$34,000 in Save to Win prizes!

Since Peninsula Federal Credit Union started taking part in the Save to Win program in 2010, we have been able to award our members \$34,747.00. We have had two \$10,000 Grand Prize winners, James Anderson in 2012 and Gary Charles in 2014, along with hundreds of state-wide and credit union winners.

Would you like to be the next big winner??

For a chance to win, you can open a 12 month Save-To-Win Certificate and begin saving money today. All it takes is \$25 to start. That will be your first entry into the \$5,000 quarterly drawing. From there, you may deposit up to 10 entries (\$250) a month for more chances to win.

Stop by or call any of our 3 locations to begin saving money!

**Must be 18 years or older and be a Michigan resident to enter.



SAVE TO WIN

This months winners are:



\$ 75 - Randy Reynolds
\$ 25 - Gerald Kregelka



\$ 25 Statewide Winners:

Brian Porior and Bobbi Silverstone



Effective May 15, 2015, the following changes will be made to our fee schedule:

- Debit Card Replacement – \$5
- Stop Payments (Checks/ACH) – \$20
- Money Orders/Cashier Checks – \$1.50
- Safe Deposit Boxes – Increasing \$5, cost is based on size of the box
- Check Copy Fees – \$2
- Account Reconciliation/Research - \$25/hr



Wild About Saving™

National Credit Union Youth Week
April 20-24th



This April, youth can take a walk on the wild side at the Credit Union. Whether they've been to the jungle or not, the call of the wild is enticing to youth of all ages. This year, they can check out the Credit Union's financial menagerie without a trip to the banking zoo.

During the month of April, youth will have the opportunity to go on a saving safari at Peninsula Federal Credit Union as we celebrate Credit Union Youth Week. This year's theme, "Wild About Saving™," encourages youth to use resources available at the Credit Union to help them cut their way through the jungle of financial responsibility. Before long, they'll be leading their own savings safari.

So stop by any of our three offices and get in on the action at our Youth Week events:

- Coloring contest for ages 0-5 and 6-10
- Enter to win one of four NEW Zoo passes just for making a deposit during Youth Week!
- Design a logo contest for ages 11-14 and 15-17
- DOUBLE STAMPS every Wednesday in April!
- We will also have bracelets, bandanas, stuffed animals, and animal masks available for all youth members during the Youth Week Celebration!



Bring your zoologists into Peninsula Federal Credit Union, and get them wild about saving!

Congratulations to our \$5,000 CSCU Grand Prize Winners

On Friday, March 6th we held a check presentation for Patty and Stephen Menard. They were the \$5,000 grand prize winners in the "Make Spending this Season Sweeter Sweepstakes" through CSCU (Card Services for Credit Unions) our credit card processor. Patty and Stephen were entered to win this cash prize just by using their credit card! Peninsula Federal Credit Union was one of 1,189 credit unions throughout the country that participated in this sweepstakes. With over 3,000 credit card holders at Peninsula Federal Credit Union alone, you can imagine the amount of entries in the contest. The estimated odds of winning were 1 in 19,035,470. Please help in congratulating them on their good fortune!



Peninsula Federal Credit Union's 74th Annual Meeting

Our 74th Annual Meeting was held at the Island Resort and Casino on Saturday, February 21st. The credit union's successes in 2014 were highlighted. We have grown to over 10,700 members and have added several convenient services including our Mobile App and Mobile Deposit. Our community involvement has been constant and continues to become stronger as our employees become more involved in different events. We would like to thank everyone who helped make this year's meeting a success and look forward to another great year!

Membership Rewards* coming soon!

Members Rewards program, where you earn "points" for your checking, savings, certificates, loans and services. Look for more information in future editions of the Tips and Tales, online, on our Facebook page and in our lobbies.

*Membership Rewards will replace the "club account" benefits on sharedraft checking.

A WEALTH OF INFORMATION FROM A QUALIFIED SOURCE



Geno Maino
Peninsula Investment and Retirement
Services Representative

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

Peninsula Investment and Retirement Services

Located at: *Peninsula Federal Credit Union*
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Phone (906) 789-6400 FAX (906) 786-8057

Peninsula Investment and Retirement service 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

You don't need
good luck to get
a **great rate!**

Now through April 30th
get these **GREAT** rates on
Certificates of Deposit.

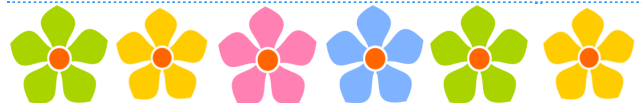
- 15 Month Term 1.00% ^{APY*}
- 18 Month Term 1.00% ^{APY*}
- 36 Month Term 1.65% ^{APY*}
- 48 Month Term 1.90% ^{APY*}

*APY= Annual Percentage Yield
Rates are good on new money. Minimum amount required to open and earn stated rates. Substantial penalty may be incurred for early withdrawals.
Please see a Member Service Representative for details.

Overnight Rates

Rates for the **2nd quarter** are as follows:

- Regular Shares - .10%
- Share Draft - .05%
- IRA Shares - .70%



Money Market Rates

- Balances less than \$10,000 - .10% APY
- \$10,000.00-\$24,999.99 - .25% APY
- \$25,000.00-\$49,999.99 - .40% APY
- \$50,000.00 and over - .50% APY

*APY = Annual Percentage Yield
Minimum balance required to earn stated rates
Monthly service fee could reduce principal balance.



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Introducing Secure E - Signature

Peninsula
FEDERAL CREDIT UNION

Wherever you are, so are we.

Employee Spotlight

Kristi Lordson

Hello, my name is Kristi and I joined the team here at Peninsula Federal Credit Union in April of 2009. Since then I have been a part time teller, teller supervisor and now I have moved into the background as a quality assurance and compliance clerk. By broadening my background knowledge of the credit union I hope to better serve the members with all of their financial needs. What I love most about working at PFCU is helping others, members and coworkers alike. I can be found spending time with my husband Jon and our two little boys, Melvin 2 and Waylon 8 months. In my spare time I enjoy being at camp with family, knitting/crocheting and being outside in the beautiful Upper Peninsula. PFCU has become my second family and I am truly grateful for every opportunity I have received here.



~ About Our Staff ~
Employee Recognition

February

Jim Veneskey - 5 years Kim Holden - 10 years

March

Shara Lueningburg - 5 years Sara Goodman - 5 years

April

Julie Whipple - 20 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 the coupon below or one available at any of our offices and deposit it in the drawing box. March's winner was Mark Depuydt. Congratulations!

Let's Talk Statistics

As of February 2015

Total Assets	\$124,331,000
Total Loans Outstanding	\$96,085,512
Member Share Deposits	\$108,383,557
Number of Members	10,806

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 _____