Quarterly Newsletter | 2025 Volume 2

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2929 3rd Ave N. • Escanaba, MI 49829 • 906-789-6400 7126 Co 426 M.5 Rd. • Escanaba, MI 49829 • 906-786-2732 3700 10th St. • Menominee, MI 49858 • 906-863-5382

Join us for a luau!- Say

TALES

Peninsula FCU is celebrating Youth Month during the month of April. Stop into your local branch with your youth member to participate in the following activities:

- New youth accounts opened in the month of April:
 - Youth Member receives a special prize!
 - Parent/Guardian receives a \$10 coffee card
- Every \$5 deposited into a youth account each week enters the youth member into a weekly drawing for a \$25 deposit!
- DOUBLE stamps for deposits on teen/kids club punch card!
- Youth members will have the opportunity to sign up for an overnight stay with waterpark passes at the Island Resort & Casino! (One entry per youth member).
- Luau themed photo booth with props!

MARINETTE ITM @ KLEMA'S SEGUINS CHEESE



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PFCU's ITM at Klema's Seguins Cheese & Gifts in Marinette is **NOW OPEN!** See other Youth Promotions inside!

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UPCOMING CLOSURES

Peninsula FEDERAL CREDIT UNIO

5/26- Memorial Day 7/4- Independence Day 7/5- Closed

You can still access your accounts through online banking, mobile app, and our convenient 24/7 ITMs.

DOUBLE SCORECARD® VISA® REWARDS POINTS

Revamp your home, refresh your outdoors! Earn double ScoreCard® Points with your PFCU Rewards VISA® on qualifying Home Repair and Landscaping purchases April 1st through June 30th! Redeem your rewards points for cash!



TUITION SCHOLARSHIP INFORMATION

Peninsula FCU will be awarding two \$1,000 scholarships for the 2025-2026 academic year to graduating high school seniors, continuing college students, and those enrolled in trade/vocational schools. We will be accepting applications through **April 11, 2025.** Apply at: **peninsulafcu.com/college-resource-center**

PFCU ANNUAL MEETING

The Annual Meeting will be held on May 22nd at 3:30pm EDT at Peninsula Federal Credit Union Main Headquarters located at 2929 3rd Ave N, Escanaba, MI 49829. If you would like to attend in person or virtually, please register on our website www.peninsulafcu.com.

GAPS FOR CASH

PFCU will pay your Youth Member a one-time deposit of \$5.00 for sending in a picture of your toothless grin after losing a baby tooth! See peninsulafcu.com/teen-kids-club for more details. *Signed media release by Parent/Guardian needed to share picture on

*Signed media release by Parent/Guardian needed to share picture on social media.

WE PAY FOR GOOD GRADES

We want to reward our Youth Members for their hard work! We will pay for each A, B, or C they earn on their report card! A=\$1, B=\$0.50, C=\$0.25. Please see peninsulafcu.com/teen -kids-club for more details. Maximum of \$7 per report card.

MERGER INFORMATION

Exciting Announcement! Torch Lake Federal Credit Union in Laurium, MI and Peninsula Federal Credit Union announced their intent to merge for the benefit of members, employees and the communities they serve. At the end of March Torch Lake Federal Credit Union members voted yes to become members of PFCU. Our tentative member merger date is July 31, 2025 For more details visit:

peninsulafcu.com/stronger-together

STOP-N-GO LOANS

A Stop-N-Go is a "lease-like" loan that allows you to pay a lower amount monthly with a lump sum to either payoff or refinance at the end of the term. There is also a "walk away" option at the end of the term if you are no longer wanting to keep the vehicle once your term is up. To learn more visit peninsulafcu.com/vehicle-loans or call to talk to a representative.



DON'T TAX MY CREDIT UNION

The new Congress and administration are moving fast on tax reform, which could mean adding a new tax on credit unions and on the members they serve, including you. To learn more information and to get involved visit donttaxmycreditunion.org.

DIVIDEND INFORMATION FOR APRIL 2025

PFCU STATS

Assets: \$332,533,395.03 Loans: \$274,213,720.66 Deposits: \$302,702,500.56 Members: 15,656 As of February 28th, 2025

| Account Type | ΑΡΥ* | | | |
|---------------------------------|-------|--|--|--|
| Regular Shares | 0.30% | | | |
| Share Draft Checking | 0.15% | | | |
| IRA Shares | 2.25% | | | |
| Money Market < 10,000 | 0.30% | | | |
| Money Market \$10,000-\$24,999 | 1.50% | | | |
| Money Market \$25,000-\$49,999 | 2.00% | | | |
| Money Market \$50,000-\$499,999 | 2.75% | | | |
| Money Market > \$500,000 | 3.00% | | | |

Effective as of 4/1/25. Subject to change.

COMMUNITY INVOLVEMENT



Dancing Through the Decades, Donations to Tri-County Safe Harbor, and Marquette Police & Fireman's Ball.

FREE CREDIT SCORE MONITORING

As a member of PFCU, we want to provide you with all of the resources you need to take control of your financial health. You are able to see your credit score in mobile/online banking and access those resources for FREE without impacting your credit score!

*If you wish to opt-out of this free service, you can do so at any time. Additionally, you can opt back in at any time for free.

zogo

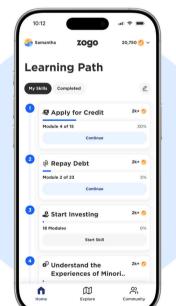
What is Zogo?

Zogo is a gamified financial education app that rewards users for completing bite-sized educational modules. When correctly answering questions following each module, learners earn points in the form of Pineapples which can be exchanged for gift cards to popular retailers.

Our mission is to make learning fun, simple, and social, providing financial education to all.

How it works:

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We partner with the app that pays you to learn financial skills. Download Zogo today!

Enter access code:

PFCU

