



NEWSLETTER

COMING SOON

Limestone FCU

About to launch *Round UP* Savings Program!

Gearing up to launch within weeks, is Round Up, a new product for LFCU members allowing them to round up their debit card transactions and transfer to a new rewards savings account. So throw away the glass jar, and watch for details in the coming weeks on how to *sign-up* for Round Up!



LFCU New EMV Debit Card Have you received yours?

If you have a debit card, but have not yet received your new EMV Chip card, please



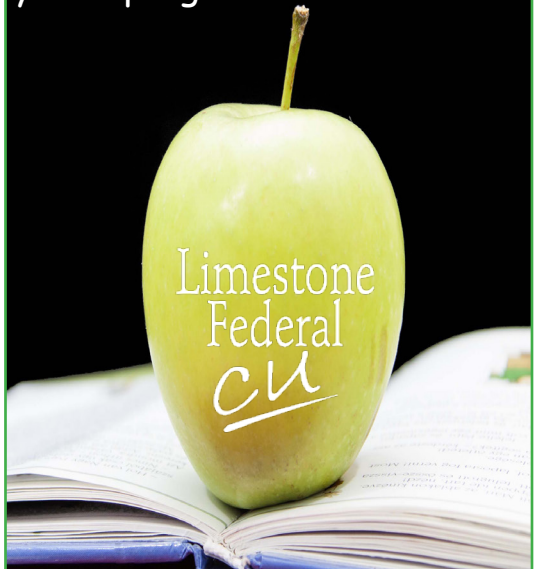
contact us at 341-5866 and we'll get one sent out to you!

Thank You!

Back to School. Back to Savings!

Hey parents, going back to school and beginning a whole new routine is a great time to introduce to your youngster the joys and benefits of saving.

Check out our website at www.limestonefederal.com and learn more about our youth programs.



wrap up summer with
REWARDS



Redeem your points for Cash! Our members have accumulated thousands of dollars in debit card reward points.

Are you using your Limestone Federal Credit Union Debit MasterCard? Are you selecting "Credit" and signing for your purchases? If you answerd yes, a portion of those funds may belong to you! Redeem your rewards points for cash at www.limestonefederal.com Click on LFCU "Rewrds U" under community links.

Understand Your Loan Options

There are many different types of loans. So many, in fact, you may actually be overwhelmed. First, it is important to understand what credit unions look for and require when lending and then understand what options credit unions may have to meet your financial needs.

Lending considerations and requirements

To understand your financial situation, financial institutions use a debt-to-income ratio. It is important to make sure your debts do not exceed your income. Another item credit unions take into consideration when lending is your credit score. Your credit score is what is used to determine many things such as your interest rate on your various loans.

Although loan requirements vary by credit union, typical requirements may also include having a Social Security Number or Individual Taxpayer Identification Number (ITIN), membership at the credit union, and proof of employment. Often, you will also be asked for property as collateral, for references, and for your tax returns.

If you're concerned about your credit management or loan requirements, ask someone at your credit union for guidance or a referral.

Types of Loans

There are many loan types and options and one of these options is the traditional loan. Some traditional loans are home mortgages, auto and recreational loans, vehicle loans, and personal loans. Share secured loans, where the credit union makes a loan to you based on what you have in your savings account, and credit cards are also traditional loans.

Another type of loan is the type that helps to build your credit. Some credit unions have credit building loan programs. A share secure loan can also help to build credit.



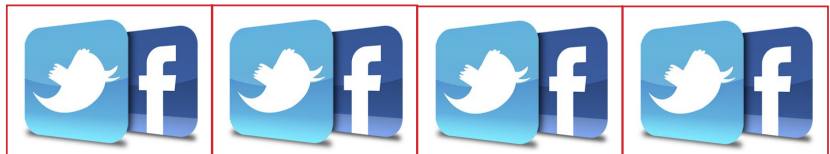
Rates of Dividends

	APR [†]	APY [†]
Shares	.10%	.10%
IRA's	1.50%	1.50%
6 month CD	.25%	.25%
12 month CD	.65%	.65%
18 month CD	.85%	.85%
24 month CD	.90%	.90%
30 month CD	.95%	.95%

JUMBO CERTIFICATE RATES

12 month \$50,000	Min.	.80%	.80%
12 month \$100,000	Min.	.90%	.90%
18 month \$50,000	Min.	1.00%	1.00%
18 month \$100,000	Min.	1.10%	1.10%
24 month \$50,000	Min.	1.20%	1.20%
24 month \$100,000	Min.	1.30%	1.30%

[†]APR - Annual Percentage Rate APY - Annual Percentage Yield **NOTE:** Rates are subject to change without notice. Call for current rates and terms. Effective December 1, 2016



Property Tax

Dear Members,

If you have a mortgage with Limestone Federal Credit Union, please bring in your paid property tax receipt so we can have a copy for your file.

Thank You!



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Manistique, MI 49854
(906) 341-5866 or (906) 341-3118
(906) 341-6070 (fax)

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