

LIMESTONE FEDERAL CU NEWSLETTER



2019

As we finish putting away the last of our holiday decorations, we celebrate and welcome the new year. Before bidding a final farewell to last year, we pause and take one final moment to reflect on a year of change, challenges, and accomplishments on what was 2018.

THE YEAR IN REVIEW

2018 began with the Grand Opening of The Grind Coffee House. After almost three years, the dream of a student run business came to fruition for the students and staff of Manistique High School and Limestone Federal Credit Union.

The ribbon cutting took place on January 17, 2018. In attendance were the students, representative Ed McBroom who attended on behalf of Senator Tom Casperson (bringing with him a tribute signed by the Senator), Representative Sara Cambensy along with Governor Rick Snyder and Lieutenant Governor, Brian Calley. Ken Ross from the Michigan Credit Union League was also in attendance.



Gov. Rick Snyder who was unable to attend sent a video which played during the ceremony. Personnel from Manistique High School, Limestone Federal Credit Union, members of the public, along with various media outlets were all present. The opening was a huge success!

In March, the Michigan Credit Union League announced Limestone Federal Credit Union was being recognized for their innovative work with The Grind Coffee House.

As many of you now know, The Grind gives students a chance to create and operate a real-life start-up, developing financial planning, strategic planning, and a fundamental business plan — much of which is done by collaborating with other students and community members. This program is important for leading participants into future success. It offers something to our community we previously did not have — truly bringing innovation to our community.

In June, Limestone attended an awards ceremony in Traverse City to collect their Innovation Award in the small business asset size of under



\$50,000,000.00.

By the second quarter, many Limestone employees were sticking to their resolution of getting healthier and participated in the Ride Your Bike To Work Day!

In June, we launched a successful vehicle loan promotion and provided each member loan recipient with a \$100 gas gift card. In other words, their first tank of gas was on us!

Sadly, June also brought one of the worst natural disasters the U.P. has seen in a very long time. Copper Country consisting of Keweenaw County, Houghton, Baraga, and Ontonagon were devastated with mass flooding. Many

lost their homes and travel was difficult. Roads were flooded, broken, and essentially unsafe. A state of emergency was declared by the federal government for the area.

It wasn't long before Limestone staff began donating items to be delivered to the area. This led to Jennifer Watson suggesting we rent a U-HAUL to see if members of our community would like to participate. A few phone calls and Facebook postings later, and local businesses were making huge donations of personal supplies, work gear, water, food, toiletries, and the list continues. It was overwhelming! The response from our community to the needs of our fellow "Yoopers" to the north were that of complete pride. We were beyond happy to help.

The third and fourth quarter brought summer and fall with a plethora of events and activities:

- Independence Day.
- Folk Fest.



- Sponsored a double feature at the drive-in of Cars and Grease. Leaving many of us feeling nostalgic! It was a fantastic event!

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A YEAR IN REVIEW

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- Back to School supply drive.
- Kick'in'it for cash! In the pouring rain no less but everyone was game and it was a good time!
- Credit Union Week.
- Lunch Is On Us.
- The Can-A-Thon.
- Mitten Tree.



• We rose to the challenge and raised \$500.00 for the Children's Miracle Hospital Movement by creating our own #KeKe Challenge video. The challenge was sponsored by the Michigan Credit Union League and Credit Union Solutions.

It was announced in the fourth quarter The Grind Coffee House was selected as the First Place National Winner of the Dora Maxwell Social Responsibility Award for 2018. Jennifer Watson, CEO of Limestone FCU said, "This project embodies the true meaning of this award by bringing together educators, community members, students, member owners, credit union staff, and volunteers to develop a 'live' classroom for students.



This 'live' classroom provides a safe environment for students to learn, grow, and develop skills that will help them progress into our future business owners, board members, employees, and citizens.

We hope this amazing accomplishment inspires others to dream big!"

LOOKING FORWARD TO 2019

You have no doubt noticed the round LFCU logo popping up in various places over the last few months. We're testing versions of a new logo we plan to launch soon after the new year. We're excited about it, what do you think?

Also new for 2019 will be the launch of our new website. We're especially excited about this. We're creating a *virtual branch* and plan to debut it late spring early summer!

The new year will once again see the return of the Financial Reality Fair on January 10th at Manistique High School. The LFCU Student Education Services partners with Manistique Area Schools to create a touch of real life financial reality for our junior and senior students this year. The Reality Fair is an experimental learning event that allows

Financial REALITY Fair

students to simulate living on their own for a month in the real world. Teens will actively discover for themselves the choices affecting their financial future as they make decisions on expenditures, while balancing a budget and saving for their future.

2019 ANNUAL MEETING

The Annual Meeting will be taking place this year on Friday, March 1, 2019 at St. Francis de Sales School. More details coming soon!

THANK YOU TO OUR MEMBERS AND OUR COMMUNITY

As 2018 comes to an end, we say "Thank you" for doing business with us during the past year. While reflecting over the past twelve months, I am satisfied that we have not only met our goal of providing real value to being a member of Limestone Federal Credit Union, we can be confident that in 2019 we will exceed this goal. We will continue to focus on setting higher standards for ourselves to ensure that we are continually working to be our members' 1st choice.

- Jennifer C. Watson, CEO

A handwritten signature in black ink that reads 'J. Watson'.

The Mitten Tree



Introducing... Meet The Team Monday's!

LFCU has had the most wonderful time meeting and getting to know the newest staff members of our team. We recently launched Meet The Team Monday's, a bio series introducing the newest members of our team on our Facebook page.

Informative, fun and entertaining, it's great getting to know everyone. Login to Facebook, then search Limestone Federal Credit Union to view our page.

Bios currently on Facebook include Hailey Hoholik, Cassidy Cayemberg, and Jessica Hayes.

MEET CASSIDY CAYEMBERG!

Member Service Representative
Lending Operations



MEET HAILEY HOHOLIK

Member Service
Representative



MEET JESSICA HAYES

Member Service Representative
Lending Operations



SAVE!
the **DATE!**

The 64th Annual Meeting
Friday March 1, 2019
St. Francis de Sales
More details coming soon!



Much has been written about The Grind Coffee House over the past few years, however, here are some fun interesting facts that may be new to you! *Did you know...*

- The Grind currently employs eight students. Four current and four in college who work shifts when they're home on break.
- The most popular drinks are Mint Mocha Latte, Yooper Latte, Caramel Iced Latte,

Frappé's, and Rebel - Red Bull with flavor of choice.

- We have over 40 flavor options - drink possibilities are endless!
- We carry muffins! Double Chocolate Chip is our biggest seller!
- The busiest time of day is between 8 am and 10 am.
- We sell shirts, crewnecks, hoodies, keychains, tumblers, campfire mugs, Yooper Nuts, UP North Roast coffee bags of our custom blend, and more!
- We're renovating! We have a new roof, new siding, a pick-up window for the future, and this summer we'll have air conditioning!
- The Grind Coffee House is available for private events and parties. In 2018 we had our first info night, the topic was - Five Things You Wish You Knew About Your iPhone. The Grind has also hosted the Michigan Association of Retired School Personnel Luncheon, a bridal shower, a Pumpkin Painting Party, Small Business Saturday, and Ladies Night Out!

If you haven't experienced The Grind Coffee House, what are you waiting for? It's the coolest, friendliest place in Manistique! Stop in at 111 River Street, Manistique, (906) 286-1137.

Hours: Monday - Friday 7:00 am - 4:00 pm
Saturday 7:00 am - 3:00 pm
Sunday 9:00 am - 2:00 pm



SHARE DRAFT ACCOUNT FEES	LFCU
Overdraft/Member Privilege® per item	\$ 16.00
NSF per item	\$ 16.00
Returned Item	\$ 16.00
Stop Payment Request	\$ 5.00
Postdated Item Request	\$ 5.00
Deposited Item Return	\$ 10.00
Monthly Bill Pay for Standard Checking	\$ -
Monthly Bill Pay Inactive	\$ 25.00
ACH Unauthorized/Improper Entry	\$ 25.00
Monthly Account Reconciliation	\$ 5.00
EFT FEES	
Replacement ATM/Debit Card	\$ 3.00
PIN Reissue / Reminder	\$ 1.00
ATM Withdrawal/Transfer	\$ 1.00
ACH Overdraft per item	\$ 16.00
Debit Card Overdraft per item	\$ 16.00
OTHER SERVICE FEES	
Dormant Account	\$ 25.00
Wire Transfer (Outgoing)	\$ 20.00
Wire Transfer (Incoming)	\$ 20.00
Cashier's Check	\$ 1.50
Money Order	\$ 1.00
Quick Checks (Starter or Filler)	\$ 5.00
Traveler's Card	\$ 4.99
Gift Cards	\$ 4.99
Travel Card Reload	\$ 2.00
Statement Copy	\$ 2.00
Account Activity Printout	\$ 1.00
Fax per page: Incoming	\$ 1.00
Outgoing	\$ 1.00
Return Mail	\$ 5.00
Account Research	\$ -
*In excess of 30 Minutes	\$ 35.00
Financial Counseling	\$ -
*In Excess of One Hour/Week	\$ 30.00
Garnishment per item	\$ 25.00
Loan Processing Fee	\$ 40.00
SHARE VALUE/MEMBERSHIP FEE	
Par Value of One Share	\$ 5.00
Membership	\$ 0.25

Revised 05/01/2016

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K! This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. **To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!**

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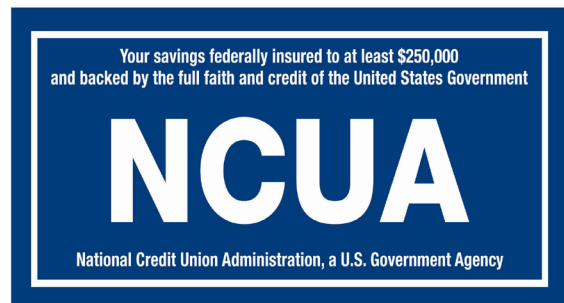
2019 BOARD OF DIRECTORS

Two positions are open for the Board of Directors. Incumbents running for the Board of Directors are:

Amy Braun and Judy Zerilli

LFCU Board of Directors Duties Include:

Responsible for the direction and control of the credit union. The Board of Directors meet once a month at 4:00 p.m. Sometimes it is necessary to have special meetings. If you are interested in volunteering your time for any of the above positions, please call 341-5866 or stop in and speak with Jennifer Watson, CEO.



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