Limestone Federal

2015 Annual Meeting Tickets ...on sale now!



Celebrating 60 Years of Serving Our Members 1955 - 2015

Friday, March 6, 2015

St. Francis de Sales School, Manistique, MI

Our Diamond Anniversary ~ A Special Night for Our Members to Sparkle and Shine!

Start The Year Off Right

... and wrap-up your holiday debt!

Limestone Federal Credit Union has the perfect way for you to wrap-up your holiday debt with our low-rate **Signature Loans**. Enjoy affordable payments, flexible terms, and peace of mind. You'll have those bills wrapped-up before the next holiday season arrives. Call one of our Loan Officers today at 341-3118 ext. 100 and start the year off right!

Limestone Federal CU S C H O L A R S H I P

Limestone Federal Credit Union will be awarding a \$1,000 scholarship to a graduating member or any member who will be continuing their education at a college or technical/vocational school. Field of study must be in either:

Business, Accounting, or Education

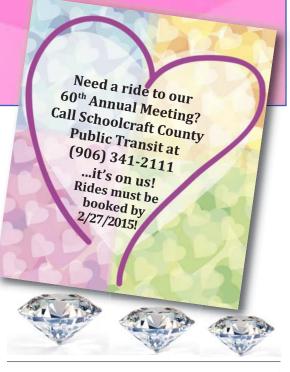
A written essay is required. Applications, complete with a list of criteria and details are available at:

MHS and Big Bay de Noc Guidance Offices

*Scholarships will be awarded at \$500 per semester. A GPA of 2.5 or higher for the first semester is required for payment of the 2nd. semester.

Deadline is April 6, 2015.

Return application to your designated school noted above. See application for further details.





UPSIDE DOWN IN A CAR LOAN







Limestone Federal CV





Tax Refunds

... Fast and Secure

Receiving a tax refund is exciting indeed! This year when you file your 2014 taxes, be sure to request your tax refunds be automatically deposited into your checking account at the LFCU. You will receive your refund quicker, and it will be safe and secure when you have it directly deposited into your account. You no longer have to sit at home and wait for the check to arrive in the mail. Contact us today for more information on our Direct Deposit services at 341-5866.

Positions Open For The Board of Directors

There are two positions open for the Board of Directors.

Incumbents running for the Board of Directors are:

Judie Zerilli and Amy Braun

LFCU Board of Directors Duties Include:

Members of the Board of Directors are responsible for the direction and control of the credit union. They meet once a month at 4:00 pm. 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 to Jennifer Watson, CEO.

SPEEDY LINE...

3 4 1 - 3 1 1 4

or Toll-Free - 888-341-3114

Transfer Funds
Make Loan Payments
Obtain Account Balances
Obtain Checking Transactions



INTERNET TELLER

Have you checked out our website lately? If you haven't, you're missing out. Our Internet Teller is open 24/hrs-a-day, seven days-a-week. Check out some of the benefits you can be taking advantage of:

- www.limestonefederal.com
- Balances, History, Funds Transfers for Shares, Share Draft, Special Shares, Visa, and Custom Search Ability
- Bill Pay
- Text Message Banking
- Printable Loan Application
- Quick Links-Checking Ordering
- Four (4) Years of e-Statements
- Visa Statements: log onto EZ Card
- Four (4) years of Newsletters



Rates of Dividends		
	APR^\dagger	APY^\dagger
Shares	.10%	.10%
IRA'S	1.50%	1.50%
6 month CD	.50%	.50%
12 month CD	.65%	.65%
24 month CD	.90%	.90%
30 month CD	.95%	.95%
12 month Jumbo CD	1.20%	1.20%*
12 month Jumbo CD	1.30%	1.30%*

†APR - Annual Percentage Rate APY-Annual Percental Yield

*We are not currently accepting deposits into Jumbo CD's, rates shown are for autorenew of funds currently on deposit.

Note: Rates are subject to change without notice. Call for current rates and terms.

