



## Join Us For Our 63<sup>rd</sup> Annual Meeting

Friday, March 9, 2018

Business Meeting ~ 6:00 pm

Limestone Federal Credit Union's  
Grand Lobby

Cocktail Reception  
& Light Hors D'oeuvres To Follow  
6:30 pm - 8:00 pm

Featuring Germfask's  
End Of The Road Wine Tasting Event

No Tickets Required/No Fees Required

Cash Bar

## The credit union difference is measurable

lower fees

better rates

getting more

It's amazing how the difference adds up, when you're part of a financial institution that focuses on people instead of profit.

From fair treatment to lower fees, to helping our members tackle their challenges and reach their goals – the credit union difference is clear, once you experience it.

Limestone Federal CU

## Deadline for LFCU Charles Burley Scholarship Award April 3, 2018

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 • 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 second semester.

**Deadline is April 3, 2018.**

Return your application to Limestone Federal Credit Union. See application for further details.



## Let's face it, no one likes to leave a message on voice mail when all you really want to do is talk to a live person.

Do you call the credit union to check on your balance or to transfer money from one account to another? Do you call to inquire about a deposit you're expecting? Are you sometimes asked to leave a message? Do you find this frustrating? I bet you do, and we do too!

There is a solution and you have it right in the palm of your hands. It's the Limestone Federal CU app you can download onto your smartphone. The app will allow you access to your accounts 24-hours-a-day, seven-days-a-week. Some features of the app include:

- Account balances and transactions for all your accounts.
- Transferring of funds between your accounts.
- Bill payments including loans and credit cards.
- Remote Deposit Capture and more!

Before downloading the app, remember to log in to internet teller to set up your account. Once you complete this easy step, you may then download the App. If you need help, please stop in and see us and we will be happy to assist you.

Cont'd.../2 see Mobile App





**Save on TurboTax, the smarter way to get your taxes done right**

As a member of Limestone Federal Credit Union, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. **Start TurboTax today and save!**

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

**More Savings with Love My Credit Union Rewards!**

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- **\$100 cash reward with every new line activated with Sprint®!** Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.\*
- **Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.** Call 844-703-0123 to activate this special offer.
- **Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.**
- **Shop and get cash back at over 1,500 online retailers with Love to Shop.**

The more offers you take advantage of, the more you save. Find out more at Limestone Federal Credit Union's website [www.limestonefederal.com](http://www.limestonefederal.com).

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/p/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

**2018 BOARD OF DIRECTORS**

Three positions are open for the Board of Directors. Incumbents running for the Board of Directors are: Ron Provo, Ken Fagan, and Julie Roscioli. **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 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 to Jennifer Watson, CEO.

**Rates of Dividends**

	APR <sup>†</sup>	APY <sup>†</sup>
Shares	.10%	.10%
IRA's	1.50%	1.50%
6 month CD	.25%	.25%
12 month CD	.75%	.75%
18 month CD	1.10%	1.10%
24 month CD	1.25%	1.25%
30 month CD	1.25%	1.25%

**JUMBO CERTIFICATE RATES**

12 month \$50,000	Min. .80%	.80%
12 month \$100,000	Min. .90%	.90%
18 month \$50,000	Min. 1.30%	1.30%
18 month \$100,000	Min. 1.40%	1.40%
24 month \$50,000	Min. 1.40%	1.40%
24 month \$100,000	Min. 1.50%	1.50%

†APR - Annual Percentage Rate APY - Annual Percentage Yield **NOTE: Rates are subject to change without notice. Call for current rates and terms.**

**Mobile App, Continued from page one -**

Our telephone call volume has grown steadily over the last few years and many of the calls we receive are available to you wherever and whenever you wish to access them. We love our members and we do love talking with you, but we also like to provide all of you with these wonderful convenient services readily available whenever you need them. *Enjoy the ease and the benefits of mobile banking!*



  
 131 River Street  
 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