

Limestone Federal CU SCHOLARSHIP

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 4, 2017

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

Join Us For Our 62nd Annual Meeting



Preparations are underway for Limestone Federal Credit Union's 62nd Annual Meeting.

March 10, 2017 at 5:30 pm.

In our beautiful grand lobby!

A cocktail reception and light hors d'oeuvres to follow from 6:00 pm - 8:00 pm.

*Prizes • Give-a-ways • No tickets required •
No fees required • Cash Bar*

Financial REALITY Fair

brought to you by
Connecticut's Credit Unions

For the third year in row, Limestone Federal Credit Union has partnered once again with Manistique Area Schools to create a touch of real life financial reality for our Junior students this year. The Reality Fair is an experimental learning event that allows students to simulate living on their own for a month in the real world. Teens will actively discover for themselves the choices that will affect their financial future as they make decisions on expenditures, while balancing a budget and saving for their future. This year's Reality Fair will take place at Manistique High School on February 16th. Big Bay, Engadine, and Rapid River High Schools have also been invited to participate.



Try TurboTax and Save Up to \$15 and get a chance to win \$25,000!

Limestone Federal Credit Union has teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000 in the \$25,000 Payday Sweepstakes. TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.

Cont'd.../3 see TurboTax

Limestone Federal Credit Union Making Our Membership More Powerful!

Ambitious. Creative. Imaginative.
LFCU is converting to a new data processing system.

Beginning in April 2017, you will have access to many new and improved financial services thanks to a system upgrade. Your LFCU staff is working harder than ever to deliver the services that you have requested. These services will not only help you manage your finances better, but also make your life easier too!

Keep an eye out for upcoming updates!



LFCU SYSTEM UPGRADE

What is a Core conversion?

Our Core Processor is the computer system we use to maintain members' accounts and to process transactions. We have chosen to upgrade our computer system to help improve our efficiency and enable us to offer new products and services to our members.

When is the Core Processing Conversion?

The Core Processing Conversion is scheduled to begin at the end of business day Friday, March 31, 2017, and to be completed by the opening of the business day on Monday, April 3, 2017. LFCU will be closed during the conversion. Though we will be closed, all staff are required to report to work to help in the process. Additionally, a full day of training will be set aside for Monday, April 3, 2017 prior to opening on Tuesday, April 4, 2017.

Will the Credit Union's routing and transit (ABA) number change?

No, our routing and transit number will not change. The number is 291172789. This is the number you will need when setting up payroll direct deposit or when setting up electronic withdrawals from your account.

Will my account number change?

For most members, your base account number will stay the same. You may see changes to your suffix numbers on certain accounts. More details will be communicated to impacted members.

Will I have access to my funds during the conversion?

You will have limited access during the conversion. Internet teller and Bill Pay WILL NOT BE AVAILABLE between March 31, 2017 and 04/01/2017. Debit Cards will be available but with limited access. Please make arrangements to have the cash you need prior to conversion. You will still have access to writing checks and using your Limestone Federal Credit Union Visa Credit Card. If you are traveling during this time please contact us for options.

Will my Online Banking change?

At this point in time we do not anticipate any changes to our internet teller, online banking. In the future, we hope to roll-out some exciting new features to our online experience.

Will I have access to my account history after conversion?

Yes, you will have access to history through online banking or through eStatements, if you are enrolled prior to conversion.

Will my direct deposit/payroll change?

No, you should not see any changes to your direct deposit or payroll. Any distributions that you have established prior to conversion should be set to distribute into the same accounts. Please review your account for accuracy and report any discrepancies immediately.

Will my statements look the same?

Your month end statement for March 2017 will not change. However, month end April and forward statements will be more streamlined and easier to read.

Will I have access to mobile and text banking?

Speedy Line – We have opted to discontinue this service effective March 31, 2017. Please see one of our staff members to sign-up for internet teller and our mobile app.

What's New?

New features will be available to you. One example is Debit Card Round Up! This feature allows you to "save your change" by rounding up each debit card purchase. At the end of each day, the change from each debit card purchase will be automatically transferred to your savings account. More new features to be shared soon.

banking at the speed of life

start using mobile banking

**Still not using our mobile app?
Join other LFCU members who have made the leap to mobile banking and enjoy the benefits and ease of:**

- Account accessibility / transactions.
- Making bill payments anywhere.
- Viewing transactions anytime.
- Making transfers any place.
- Remotely depositing checks.



LoveMyCreditUnion.org



TurboTax (continued from front page)

- **You're never alone.** Connect with an expert live and on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for FREE by February 16th to be automatically entered in the TurboTax \$25,000 Payday

Sweepstakes-¹ **Start TurboTax now!** (for complete details, logon to our website at www.limestonefederal.com to learn more!)

More Savings with Love My Credit Union Rewards!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers Sprint, ADT, TruStage, and cash back shopping with Love to Shop. Click here to start saving today, or visit your credit union's website.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

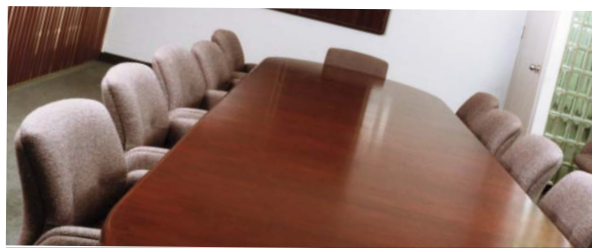
¹ TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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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



2017 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.

**To Our Members...
Happy Valentine's Day!**



Limestone Federal Credit Union
131 River Street
Manistique, MI 49854

(906) 341-5866
(906) 341-3118
(906) 341-6070 (fax)

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

	Min.	APR	APY
12 month \$50,000	Min.	.80%	0.80%
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 Percentual Yield
Note: Rates are subject to change without notice. Call for current rates and terms.
Effective December 1, 2016