

Limestone Federal Credit Union

A LFCU Member Newsletter July Review 2017



PHASE I CONSTRUCTION AND MAINTENANCE PLAN COMPLETE. PHASE II STARTING SOON!

If you've had the chance to visit our lobby over the last two weeks you will have noticed we're looking a little industrial with our cement floors, lobby furniture removed, the beloved cappuccino maker covered and protected, and even our gum ball machine and treasure chest, have all been removed! Not to worry, they will *all* return and be placed on our beautiful new floor.

We had experienced issues with our floor requiring repairs. After numerous cleanings and withstanding millions of footsteps, it was time to replace our weathered and worn 10 year-old carpet with a striking durable tile.

In addition to our flooring, our furnace was in need of repair. We're happy to report this project has been completed. The flooring to the lobby and offices facing the lobby have also been completed! Phase I should be wrapped up by the beginning of August with Phase II starting right away.

Phase II will include the removal of all current carpeting from the offices, and hallways followed by the installation of new flooring to match the lobby area.

We would like to thank our membership for their continued support and patience during this process.



Folk Fest 2017 Shows Support For The Grind Coffee House!

The Grind is getting closer each day to announcing its grand opening. A few members of the LFCU Staff and local students worked their Folk Fest booth raising money by selling The Grind Coffee House's own special blend.

"Everyone was incredibly excited about The Grind and delighted to make a donation of either five or ten dollars and in return they were given a mini or full size bag of our coffee" said Alycia Kaiser, Student Education Coordinator.

Overwhelmed, we ran out of coffee and received over \$3,435 in donations. Of special note, was the outpouring of generosity shown by Petique who offered to match all donations up to \$1,000. This prompted two other local businesses, Perch Bay Get-A-Ways and Savings Agency to follow with matching donations of \$1,000 and \$500.

The booth was popular with Folk Fest visitors both local and from afar. Many stopped to take a picture at our custom photo booth, complete with fun props and signs!

It was a great day!



Visiting from downstate, Maria and Anna Musilli (left) having fun posing with friend, Manistique native, Melanie Jones (middle). LFCU's Alycia Kaiser and Stephanie LaFolle (right) showing off the most sought after item of the day, The Grind's custom house blend coffee.

New!

EMV CHIP CARDS COMING IN AUGUST

Last month we announced the new EMV Chip Cards will be coming in August. In case you missed the information, we thought we would run the article once more for our members. Every member who currently has a debit card, will receive one of the new EMV Chip Cards. Here are the details...

Arriving in August to all Limestone Federal Credit Union debit card holders will be the new standard in personal access to your funds, introducing, the EMV debit cards.

LFCU members will receive their new card(s) during the month of August. At first glance you will notice the new design of the debit card, featuring an EMV chip.

Why the change?

The EMV chip offers better overall protection to our members.

How does an EMV chip card better protect us?

The chip is an added layer of security to protect against fraud at our institution, as well as the members themselves.

When I activate my new EMV chip card, will that deactivate my current card or can I use both?

Once you activate your new card, please destroy your old card as you would an expired card. You may not continue to use the old card.

Will I be able to use my new EMV chip card at ATM's?

Yes!

I will be on vacation for the month of August. Will my current card still be valid?

Yes, your current card will be valid until you activate your new EMV chip card.

Do I have to activate my new EMV chip card or can I continue to use my current one?

You must activate your new EMV chip card when you receive it and use it in place of the one you are currently using.

Will my debit card number remain the same?

No. Members will receive a new card number.

Will I need a new PIN?

Yes. Your new pin and new card will be mailed separately as usual.



TIRED OF PAYING RENT?
Our low-interest home loans could make owning cheaper than renting. Call us today!

LFCU Loan Department:
341-3118 ext. 100



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!

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



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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