



## College Finances Got You Stressed?

*Your first loan? Refinancing? LFCU can help!*

College is a big investment and at Limestone Federal Credit Union (LFCU) we have been

offering excellent funding solutions to students and their families with our private student loan program for years. Whether you're looking for a first time college loan, or refinancing by consolidating all of your loans into one easy payment, we're here to help!

It's still spring and before you know it the fall semester will be upon us! Do you need help covering your tuition and expenses? Interest rates have changed and could be even lower than before.

### LOW RATES AND GREAT BENEFITS!

- Competitive interest rates and with good grades, provides potential for even lower rates!
- We offer a 30-Day No-Fee Return Policy allowing you to cancel the loan without fees or interest.
- Use for **ALL** qualified education expenses including: tuition, room & board, books, computers, and even past due tuition bills.

### REFINANCING - YOU MAY POTENTIALLY SAVE THOUSANDS!

As a student, you know the value of a good education. If you need help financing your education, you can now apply for a student loan for next semester.

- Simplify your finances with one easy monthly payment.
- Lower payment & competitive rates can help you save even more.

- Use for ALL Qualified Education Expenses - helps you get your loan quickly and easily.
- Quick Review Process gets you a decision so you can move on with your life.

Student loan refinancing is available to borrowers who are carrying private student loan debt. Federal student loans cannot be consolidated through this particular option. If you are seeking a federal student loan consolidation, you can learn more details about the process here: <https://studentloans.gov/>

To learn more about our program, please connect with our college loan web page at the following address: <http://limestonefederal.lendkey.com>

**Hey LFCU Dad's!  
You Could Win A  
\$100 Visa Gift Card.**

Simply stop in at LFCU and receive a ballot to enter. The winning ticket will be drawn on June 15<sup>th</sup>. The lucky dad will receive a \$100 Visa Gift Card just in time for Father's Day!

**HAPPY FATHER'S DAY**



[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)





## How to Save When You're Invited to Everyone's Wedding?

Wedding season is upon us and soon you may see a few wedding invitations in your mailbox.

What do you do when it looks like ALL your friends and extended family are getting married this year? Can you afford to provide gifts for everyone, as well as pay for clothing and traveling expenses for each event?

If you find yourself invited to multiple weddings this year, first create a budget and estimate how much you can afford for these expenses. It's better to have a picture of what you can realistically manage rather than spending wildly. Spending without a plan may leave you struggling to pay your own living expenses at the end of each month.

Next, determine how much traveling you'll need to do to get to the wedding. Is it an hour's drive away, across the country, or even in another country? Traveling expenses can take a huge chunk out of your budget, so it's important to get a good estimate of what you'll need to pay before you accept the invitation. If the event is within driving distance and your friends are going, consider carpooling.

If the wedding requires an overnight stay, you'll need to factor in lodging expenses. Check out vacation lodging sites like Airbnb or VRBO. Again, if friends are also going to the wedding, consider sharing a place with them.

Will you need a new outfit? Instead of buying a new dress or suit,

check out consignment shops for good deals on formal attire and accessories.

Are you artistically inclined? If so, you may want to make a personal gift instead of buying something, particularly if the couple already has enough plates and toasters. Creating something that shows how well you know the couple can be especially meaningful to them.

Lastly, if going to every wedding is going to wreck you financially, or require you to scrimp on all of them, then think about your relationship to each couple – how close are you to them? If you rarely see or talk to them, don't feel obligated to accept the invitation. Instead, select which weddings you really want to attend and decline the others.



May 18, 2018 was National Bike to Work Day. Limestone Federal Credit Union employees (from left to right) Sandy Boyd, Kate Petersen, Ally Stoll, and Jennifer Benedetto, celebrated the day by riding their bikes to work. Well done everyone!



A warm welcome to our college students and interns this spring who will be with us throughout the summer months until school resumes. Pictured left to right are: Zach Powers, son of Mike and Amy Powers, Ally Stoll, daughter of PJ and Amy Stoll, and Sydney Chartier, daughter of Scott and Jamie Chartier.

**Rates of Dividends**

	APR <sup>†</sup>	APY <sup>††</sup>
Shares	.10%	.10%
IRA's	1.50%	1.50%
<b>JUMBO CERTIFICATE RATES</b>		
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%
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.

Limestone Federal CU will be **CLOSED** on June 17th in honor of Father's Day!

