



Get A Move On!

You switched your debit/checking account to the credit union. Now, get a move on! The more accounts you move to your credit union, the better off you'll be:

- Credit cards: Get low rates, predictable fees, and no surprises.
- Mortgage, auto, college, or personal loans - we have the best rates for your life stage.
- Savings accounts and more. Come in and see us and take full advantage of all we have to offer.



LFCU Private Student Loan Higher Education. Lower Rates.

For those of us who have graduating seniors this year, the cost of a college degree can be a daunting, stressful time. Your local Limestone Federal Credit Union is here to help! Many of our graduates have benefitted from what we have to offer, while affording our parents financial piece of mind.

- Competitive interest rates, and with good grades, you will earn even lower rates.
- 1% interest rate reduction once 10% of the loan principal is repaid.
- 30-day no-fee return policy allows you to cancel the loan.

IF YOU ARE
SHORT ON CASH,
WE CAN HELP

There's a reason we're amongst the most successful Credit Unions of our size in the state. Experience the LFCU difference for your next loan and find out why!

Limestone
Federal
CU

Busy In Our Community...

February was a busy month for Limestone Federal's Education department.

February 4th was a big day for students at Emerald Elementary holding their Grand Opening of their school Spirit Store.

"Reaching students early in their education is crucial to their future understanding of the financial world," Kortney Van Ert-Johnson, LFCU Student Services Coordinator said. LFCU Youth Program provides grade appropriate educational materials. The program also meets Michigan school curriculum benchmarks and standards in mathematics, social studies, career preparation and employability skills. Students run their own store. They sell school supplies, novelty items, and more. Students develop life skills such as operating a cash register, making change, customer service, and saving for their future.

Over at the Highschool, LFCU and MHS partnered to create a touch of real life financial reality for our Junior and Senior students. The Reality Fair was an experimental learning event that allowed students to simulate living on their own for a month in the real world. Teens actively discovered for themselves the choices that will affect their financial future as they make decisions on expenditures while balancing their budgets. Students were provided with an identity consisting of a job, a starting salary, credit score, and possibly student loans. They then visited several booths or stations to obtain the goods and services they need to live on their own such as food, transportation and housing. Students ended their experience at a financial counseling booth to ensure they balanced their budgets and reviewed choices that could improve their financial future. The Financial Reality Fair was a fun and fast-paced activity making a lasting impact on the financial understanding of our teen participants.

Students from neighboring schools - Bay de Noc, Engadine, and Rapid River were also invited to participate.

Time for a Change of View



341-3118 ext. 100

This winter has all of us dreaming of warmer destinations. Turn your dream into a reality with a signature loan from LFCU.

Hours of Operation



	Lobby	Drive-Thru
Monday	8:30-5:00	7:30-5:00
Tuesday	8:30-5:00	7:30-5:00
Wednesday	8:30-7:00	7:30-7:00
Thursday	8:30-5:00	7:30-5:00
Friday	8:30-5:30	7:30-5:30
Saturday	Closed	9:00-12:00
Sunday	Closed	10:30-1:30

The Lobby and Drive-thru are open until 7:00 pm every Wednesday! We will have staff on hand for all your financial needs.

Are you taking advantage of all the products and services Limestone Federal Credit Union has to offer?

- Share Draft
- Share Certificates
- Christmas Club
- IRA's
- Club Accounts
- Debit Cards
- Money Orders
- Night Deposit
- Payroll Deduction
- Visa Credit Card
- Travelers Checks
- Wire Transfers
- Notary Service
- Savings Bond Redemption
- Open 7-days a week
- Open until 7:00 pm every Wednesday
- Drive-thru Services
- Speedy Line 24-hour teller system
- Night Deposit
- NADA Blue book
- Loan Protection Products
- Financial Counseling
- Member Privilege Overdraft Protection
- LFCU Rewards You - Debit & Visa Card Holders
- Internet Teller
- Online Statements
- Bill Pay
- P2P (Person-2-Person)
- Mobile App for iOS and Android
- Fax Machine
- Photocopies
- Laminating



SPEEDY LINE...

341-3114

or Toll-Free - 888-341-3114

- Transfer Funds
- Make Loan Payments
- Obtain Account Balances
- Obtain Checking Transactions



Rates of Dividends...

	APR [†]	APY [†]
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 auto renew of funds currently on deposit.
Note: Rates are subject to change without notice. Call for current rates and terms.



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