

LIMESTONE FEDERAL CREDIT UNION CONTINUES TO OFFER AN EXCELLENT PRIVATE STUDENT LOAN SOLUTION

Paying For College Just Got Easier!

ecognizing the need for private student loans for our members, Limestone Federal Credit Union (LFCU) offers an excellent funding solution to students and their families with our private student loan program.

With college enrollment at an all time high, paired with the escalating cost of tuition, LFCU provides families with a complimentary product to assist them with funding higher education. The loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn good credit habits and build their credit scores while they are still in school.

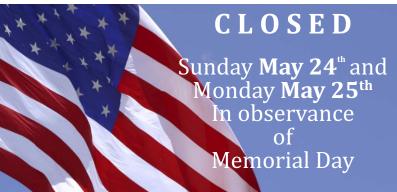


"We are very excited to be able to continue offering private student loans," said Jennifer Watson, LFCU CEO. "With the price of college on the rise, students and parents are finding it difficult to afford higher education. Our private student loans take over when federal funding is exhausted," said Watson.

Limestone takes pride in our community involvement, especially in the financial education of our youth. We're there every step of the way on their educational journey, from kindergarten to college! It's a privilege we don't take lightly.

Interested in learning more about our private student loans? Mary Ann Pawley is our resident student loan expert. You can contact Mary Ann at (906) 341-3118 ext. 121, or log on to: http://limestonefederal.lendkey.com.









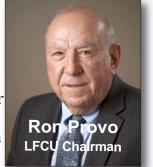
If you haven't signed up for our new mobile banking app for your smartphone you're missing out. Now you can access all of your accounts, pay bills, transfer funds, and very soon, even remote deposit checks! To learn more, log on to our website or stop in and visit us!

Ron Provo Running for Cloverland Board

On Provo, Chairman of Limestone Federal Credit Union, is seeking re-election for the Cloverland Electric Cooperative Board of Directors. Ron has the experience and knowledge needed to fill this position as he was an industrial electrician/supervisor for over 30 years at Inland Lime and Stone Co. He has also been serving on the Board of Directors at Limestone Federal Credit Union for the past 30 years. Ron would continue to be an excellent member of the Board of Cloverland Electric. He would be proud to serve the member/owners of Cloverland as he has

served the members of Limestone Federal Credit Union.

Ron is most thankful to the community for their letters and emails with regard to the Presque Isle Power Plant and associated reliability related to the cost of operation which saved Cloverland millions of dollars.

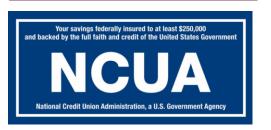


Please watch the mail for your May/June issue of Michigan Country Lines from Cloverland Electric Co-op. Your postage-paid ballot will be inside the magazine. Please keep in mind, the only person able to vote in this election is the person named on your bill. If it is a joint named account, either person is able to cast the vote.

Thank you for your support in this election.

Limestone Federal Credit Union Gift Cards ...the perfect gift for that special graduate in your life!





Rates of Dividends		
	APR^\dagger	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 autorenew of funds currently on deposit.

Note: Rates are subject to change without notice. Call for current rates and terms.



	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.



