



Limestone Federal Credit Union will join credit unions from around the world to celebrate International Credit Union Day (ICU Day) on October 15, 2015.

“People Helping People,” is this year’s ICU Day theme and is the foundation and philosophy of the credit union movement.

This year, LFCU is even more thankful to have the membership we do. We reached our 60th Anniversary as a co-operative credit union. Our growth, membership loyalty, and dedicated staff resulted in the Michigan Credit Union League awarding Limestone Outstanding Credit Union of the Year in the state of Michigan - with an asset size under \$50 million.

In celebration of International Credit Union Week we invite you to visit our lobby during regular working hours to enjoy the following:

**October 13 - 16, 2015**

Sign-up daily to win one of our 20 great prizes including a chance to win \$500.00

**October 15 - 16**

Join us for a lunch time snack and a sweet treat available only while they last!

**2016  
Wall Calendars  
Have Arrived!**

## Member Rewards...

*The value of being a  
Limestone Federal CU  
Member.*

*Experience the difference!*

**W**hy do 217 million people worldwide choose credit unions? Perhaps it’s the “people-first” philosophy that motivates credit union’s like ours to constantly look for new ways to improve our communities and the lives of our members.

Are you experiencing the full value of being a credit union member? Are you earning rewards? If not, you can be daily with the many opportunities we have available. **Do you have a loan with another financial institution? Did you know LFCU can in almost every case meet the rate you currently have or beat it by a 1/2 percent or more? Take advantage of the difference! Earn rewards, and let us put money where it belongs... *in your pocket!***

### Debit Card Rewards

Earn points when you use your debit card as credit to pay for every daily/monthly expense and watch your points grow. Points can be redeemed for merchandise, gift cards, and most exciting of all - **CASH!** \$50 average per participating member!

### Member Loyalty Bonus

\$37,762.50 was disbursed to participating members in December of 2014 with an average payout of \$20.14 - Merry Christmas!

### LFCU Skate Cards

126 Members collectively saved upwards of \$400.00.

### Love My Credit Union Rewards

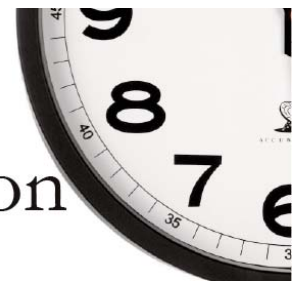
Exciting news next month for LFCU members as we add even more opportunities for greater savings and rewards.

## Pink Pens Are Back!



Limestone Federal CU is happy to bring back, by popular demand, our "Pink Pens". Pens will be sold for \$1.00 with proceeds being donated to our local breast cancer awareness organization **Shirley's Angels**. Pens will be sold from October 1 to October 30 while quantities last!

## Hours of Operation



	Lobby	Drive-Thru
Monday	8:30-5:00	7:30-5:00
Tuesday	8:30-5:00	7:30-5:00
<b>Wednesday</b>	<b>8:30-7:00</b>	<b>7:30-7:00</b>
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.

## Limestone Federal CU

*...lunch is on us!*

Limestone Federal Credit Union is joining other credit unions from across the state of Michigan encouraging their communities to keep their money local. Tuesday, October 13th is the designated day of awareness.

Dine at any eating establishment in Schoolcraft County on October 13th and turn in your receipt, up to \$25.00, to the Credit Union for your chance to have your lunch paid for by us. It's that easy!



LFCU will be buying lunch for all of its employees locally on this day to help support the effort. We encourage our community and all of our county businesses both large and small to join us!

131 River Street, Manistique, MI (906) 341-5866

### Rates of Dividends...

	APR <sup>†</sup>	APY <sup>†</sup>
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%*

<sup>†</sup>APR - Annual Percentage Rate APY-Annual Percental Yield

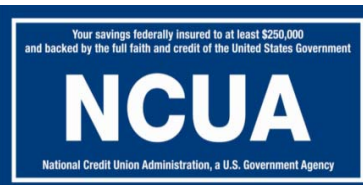
**Note:** Rates are subject to change without notice. Call for current rates and terms.

### SPEEDY LINE...

**341-3114**

or Toll-Free - 888-341-3114

Transfer Funds  
Make Loan Payments  
Obtain Account Balances  
Obtain Checking Transactions



### LFCU Member Cookbook

We are so very close to our goal of 300 recipes for our very first Limestone Federal Credit Union Cookbook!

To help us reach our goal of 300 recipes, and to learn more, please log on to our website at [www.limestonefederal.com](http://www.limestonefederal.com)

## HAPPY COLUMBUS DAY

We will be  
**CLOSED**

**Monday, October 12<sup>th</sup>**

Staff Training Sessions Today!