

LoveMyCreditUnion.org



THE LEASE IS UP - SHOULD YOU BUY THE CAR?

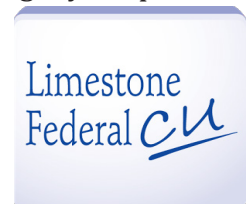
Your auto lease gives you a right to buy the vehicle for a fixed price at the end of the lease. But should you? If you have less than three months remaining on a lease, now's the time to decide. So, find your lease and read on.



1. Do you like the car? If it's performed well with a minimum of unexpected cost and repair, then it might be good to renew the lease.
2. Will it still fit your needs? If you're driving a 2-door sports coupe but are expecting a baby, you probably need a new car.
3. What is your lease-end buying price? You'll find the purchase option price in your lease. Let's assume it's \$14,000.
4. What is your vehicle actually worth? Check websites such as Kelley Blue Book (kbb.com) and Edmunds.com. Let's assume your highest wholesale value is \$15,000.
5. How does your vehicle's wholesale value compare with its lease value? If it's higher than the lease value, then it's a good deal. In our example, your lease says you can buy for \$14,000. You've confirmed wholesale value is \$15,000. You're buying a car you know and like for \$1,000 less than its wholesale value. Buy the car.
6. What if the wholesale value is less than the lease value? If it's a lot less, don't buy the car. It doesn't make sense to buy the car if your lease's buy-out price is \$14,000, and the car's wholesale value is only \$11,000.
7. What's the bottom line? If your lease car is a good car, and you can buy it for no more than \$1,000 over wholesale value, that's a smart buy. Your next smart decision is to finance it at Limestone Federal Credit Union (906) 341-3118 ext. 100.

Get Connected LFCU App

Are you having trouble logging on to your mobile app? It might be because you have not signed-in to your internet teller account for quite sometime or maybe never have? The mobile app is dependant on internet teller for it's information. In essence, it scoops your account information over to the online app. So, before you download the app, sign-in to internet teller at www.limestonefederal.com, then click on Internet Teller and follow the prompts. If you haven't signed-in for quite awhile and forget your password, call us at (906) 341-5866 and we'll be happy to provide you with a new temporary password. Go ahead, Get Connected!



THE CREDIT UNION DIFFERENCE: Credit unions save members money by charging lower interest rates on loans and paying higher interest or dividends on deposit accounts and investments. They also charge fewer and lower fees. The more you use our credit union, the more you save!

Is Your House For Sale?

Refresh your Curb Appeal To Help Sell Your House!



So you've had your house on the market for a while. The inside is beautiful with new paint, carpets, and bathroom vanity; but how does the outside look?

Curb appeal is often times what leads potential new buyers to your front door. Take a walk around your house. How is your roof? Is your lawn mowed? Are your garden and flower beds in good shape? How about the paint on your house? A few little details can make the difference between a SOLD sign and a FOR SALE sign on your front lawn. Here are a few helpful tips to make your home curb appeal ready:

MULCH

A fresh layer of mulch provides visual contrast and makes foliage and flowers more eye-catching. Mulch also keeps water in soil and provides nutrients as it breaks down, keeping your plants healthier all year long.

UNDER Maintenance

It's been a year of change, upgrades, renovations, and maintenance projects at LFCU and it's continuing into the fall. We've had our HVAC taken care of, old carpets removed, new flooring layed, and now the walls are being painted! We're almost done!

SEAL DECKS AND FENCES

All outdoor woodwork needs protection from the elements. Seal with stain. Paint requires first scraping and sanding every time you need to refresh the area. Invest in premium oil-based stain it will soak into the wood and minimize prep work.

TOUCH-UP PAINT

Peeling paint makes your house look neglected and lets UV light damage wood siding. Splurge and purchase top-of-the-line paint; it will last longer than economy products. Use water-based paint - it's easier to use and more environmentally friendly than oil-based products.

MOW AND EDGE

Do both on a regular basis. Trim hedges and plant flowers.



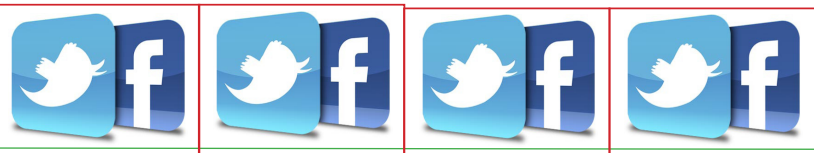
Rates of Dividends

	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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(906) 341-6070 (fax)

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