



# Limestone Federal *CU*



## Newsletter

131 River St. • Manistique, MI 49854 • 341-5866

Winter / January 2015

*From the desk of Jennifer C. Watson, CEO*

**B**y the time you receive this newsletter the holiday season will have passed and many of us will have already broken our New Years Resolutions!

During the past year the Volunteers and Staff of the credit union have worked hard to become our members "1st Choice for Financial Services". When you enter the credit union you will be greeted with a smile and a warm hello, as well as a cup of cappuccino if you like. We are not simply employees of the credit union; we are your friends, neighbors, co-workers, and fellow community members.

As the year 2014 draws to a close we would like to take this opportunity to say "Thank You" for doing business with us during the past year. To show our appreciation we sent a "gift" to those members who are utilizing the credit union as their primary financial institution. The "Member Loyalty Bonus" was issued to all members in good standing \*, who had conducted at least 25 transactions, and had a minimum balance of at least \$5.00 with the credit union during the year 2014. To those of you who received this gift, please accept our gratitude for choosing us as your Credit Union, we know that when it comes to financial services you have many choices and we are honored that you chose us.

For those of you who did not receive the bonus, this gift is simply one of many perks to being an active member of Limestone Federal Credit Union. We are eager to serve more of your needs. If you need assistance refinancing your loans or moving your checking account, just call us. Our friendly staff has the necessary expertise to make your move easier.

While reflecting over the past twelve months I am satisfied we have not only met our goal of providing real value to being a member of Limestone Federal Credit Union, we can be confident that in 2014 we exceeded this goal. 2015 will bring focus on setting higher standards for ourselves to ensure that we are continually working to be our members' 1st choice. If at any time you would like to reach me directly, please email me at [jwatson@limestonefederal.com](mailto:jwatson@limestonefederal.com) or call 341-5866. For your own protection and privacy, please do not send any personal information over the internet via email.

In closing, I sincerely hope you and your family had a joyous holiday season. I look forward to seeing you all next year. - *Jennifer C. Watson*



## SAVE THE DATE!

Annual Meeting

Friday, March 6, 2015

St. Francis de Sales School, Manistique, MI



Celebrating  
60 Years of Serving  
Our Members  
1955 - 2015

*Diamond Anniversary,  
A Special Night for Our Members  
to Sparkle and Shine!*

Limestone Federal *CU*

*More details coming soon!*



Per IRS guidelines, year-end tax forms will be mailed to Members by January 31, 2015. If you have any questions, please stop in and see one of our helpful tellers who will be happy to assist you, or call 341-5866.

- \*1. Must have conducted at least 25 transactions since 01-01-2014, at least one of those transactions must have been conducted after 06/01/2014 (does not include dividend or GL transactions).
- 2. Account must have been open on or before 06/01/2014.
- 3. Offer valid to members with cumulative share balance greater than \$5.00 on December 1, 2014.
- 4. Offer valid to members in good standing; no prior charge off's or delinquent loans in excess of 20 days since January 1, 2014.
- 5. Offer valid to natural persons only-organizational accounts to be excluded.
- 6. Offer valid to adult members/minors to be excluded.
- 7. Offer valid to those members with a valid address on file.



### Last Chance to Skip-a-Pay!

*Our gift to you!*

January is the final month to take advantage of our Skip-a-Pay event!

#### Here's how it works...

- Processing fee of \$30 applies to each loan skipped due at time of request.
- The interest on your loan will continue to accrue throughout the month you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Holiday Skip Payment forms are available on our website at [www.limestonefederal.com](http://www.limestonefederal.com) or check us out on Facebook to retrieve the form.

**Note:** Limestone Federal Credit Union accounts must be in good standing. All real estate, student, land, one-time payment notes, and delinquent loans are excluded. Your request must be received prior to the due date of the payment you wish to skip along with your \$30 processing fee.

**S P E E D Y L I N E . . .**

**3 4 1 - 3 1 1 4**

or Toll-Free - 888-341-3114

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

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

### Positions Open For The Board of Directors

There are two positions open for the Board of Directors.

Incumbents running for the Board of Directors are:  
Judie Zerilli and Amy Braun

#### LFCU Board of Directors Duties Include:

Members of the Board of Directors are responsible for the direction and control of the credit union. They meet once a month at 4:00 pm. Sometimes it is necessary to have special meetings. If you are interested in volunteering your time for any of the above positions, please call 341-5866 or stop in and speak to Jennifer Watson, CEO.



**LFCU is celebrating our Diamond Anniversary this year and what a year it's going to be!**

New products, exciting promotions, great opportunities, and the same service excellence you've come to expect over the past **60 years!**

Keep checking our **website** and especially our **Facebook** page to get the very latest in news, products, and promotions at Limestone Federal Credit Union!



## Youth Financial Program

**Stop In And Ask About Our Youth Savings Club!**

**Emerald School Branch Store**

**K-12 Financial Education Special Events**

#### 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 Percentual 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.



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