



Member Newsletter

Leadership | Family | Community | united **November Review 2019**

131 River Street, Manistique, MI 49854 (906) 341-5866 (888) 896-5866

Limestone Federal Credit Union Launches **New** Website



Need a break from your loan payment(s)? Want a little extra jingle in your pockets over the holiday season? Take advantage of our skip-a-payment offer. As a valued member you have a choice to skip-a-payment in December, OR January on your credit union loans. If you have more than one loan, you can skip-a-payment for each!

More details can be found on our website at limestonefederal.com

Check it out!



November 20, 2019 was an exciting day for Limestone Federal Credit Union when after many months of planning, researching, writing, and designing the new LFCU website was launched.

Our site was built around a responsive design, meaning a webdesign for multiple devices offering a great experience for all those who visit our site.

Highlights include:

Online loan applications. Apply online for a consumer loan and receive an instant or same day response.*

Chatbot, affectionately named Charlie Jr., after one of our founding members whose garage famously became LFCU's first office space. Charlie Jr. will initiate conversations with members and offers his help to navigate the website. He'll even remember your name when you return on your next visit!

Detailed information on everything! Products, services, staff team members, directories, and more. On the lighter side, enjoy our Blog posts featuring all sorts of tips and tricks on finances, cyber security, and more. Don't be surprised if you see a familiar face or two as you navigate your way around the website!

LFCU hired award-winning BloomCU as their website designers. Bloom has won six of sixteen Diamond Awards presented by CUNA over the last two years.

"The creation and development of the new limestonefederal.com was definitely a collaborative effort from the designers at BloomCU, to our web-committee, and quite frankly every department within LFCU. I'm proud of our team for all of their hardwork and determination in producing an excellent, responsive, and productive website for our members," said Jennifer Watson, CEO of LFCU.

*Online consumer loan applications may be approved instantly if borrower meets all criteria required for the loan. Otherwise they will receive a same day response.

The tradition of the LFCU Mitten Tree continues! Our mitten tree illuminated with blue and white lights is once again on display in our lobby. Each year our members have kindly donated store bought and beautiful home made mittens, hats, and scarves for the children and young adults in our community. This year is no different and we thank all of you so very much for your kindness. Our Mitten Tree will be on display and we will be accepting donations until December 14th! Thank You and Happy Holidays!





Rates as low as

2.99%
3.189%^{APR¹}
12 Year Fixed

**Why pay for your home in
 30 years when you could
 own it in 12?**

MORTGAGE LOAN SALE - Apply Online

Published rates effective October 28, 2019 are the lowest possible rate. Rates are subject to change daily. This advertisement does not constitute an offer to extend credit. APR¹ is based on a \$100,000.00 mortgage, term of 144 months, and a monthly payment of \$827.32. Actual rate may be higher based on borrower's credit score and ability to repay, valid on primary home mortgages only, loan to value cannot exceed 80%, applicant must be a member of Limestone FCU. Actual APR may be higher than rate shown in advertisement. Limestone Federal Credit Union is located at 131 River Street, Manistique, MI 49854. For more information please contact Lis Lakosky, Mortgage Loan Officer at 906.341.3118 ext. 136 NMLS# 1694928 or Jessica Hayes, Member Service Representative - Lending, at 906.341.3118 ext. 149, NMLS#1899708. LFCU main office number is 906.341.5866 and toll free 1-888-896-5866.

Open Skate Family Pass
Little Bear West Arena

Now Available
for LFCU Members

LFCU is once again providing passes to existing eligible members for ten (10) **FREE** admissions to open skating at Little Bear West Arena. Visit one of Tellers during regular lobby hours to get yours! Some restrictions apply!

2019 Tax Time...

2019 Year End Tax Forms are mailed separate from your statements on or before 01/31/2020. Reprinting of forms will be done at a fee. The turnaround time will be two business days.

Coming Soon!

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

facebook

twitter

Rates of Dividends

Shares	APR†	APY††
IRA's	.10%	.10%
6 month CD	.25%	.25%
12 month CD	1.00%	1.00%
15 month CD	1.75%	1.76%
18 month CD	1.00%	1.00%
24 month CD	1.25%	1.25%
30 month CD	1.25%	1.25%

JUMBO CERTIFICATE RATES

12 month \$ 50,000	Min. 1.10%	1.10%
12 month \$100,000	Min. 1.20%	1.20%
18 month \$ 50,000	Min. 1.30%	1.30%
18 month \$100,000	Min. 1.40%	1.40%
24 month \$ 50,000	Min. 1.59%	1.60%
24 month \$100,000	Min. 1.73%	1.75%

† APR - Annual Percentage Rate
 ††APY - Annual Percentage Yield

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

Upcoming Holiday Hours 2019

December 24th - Open until noon

December 25th Closed

December 31st Open until noon