



2020 January NEWSLETTER



65TH ANNUAL MEETING

Friday, February 28, 2020 at 6:00pm in our Lobby.

Each year, we invite our members and staff to gather and reflect on the previous year's successes and events. We also review the financial state of LFCU and hear from the CEO & Board Chair. This event gives you the chance to get to know the staff, Supervisory Committees, and Board while enjoying scrumptious local food and drinks with giveaways and prizes handed out throughout the night. No tickets required. Cash bar.



TECH TIP TUESDAYS

Introducing a new series to help keep you safe.

Pause. Think. Act. Protect Yourself. Information Security is as important as physical security in today's digital age. You wouldn't give a stranger a key to your house, don't give them a key to your digital identity. Follow us on Facebook for weekly tips on Mobile Security, Tax Fraud, Ransomware, and so much more.



THE GRIND COFFEE HOUSE

2019-2020 Education Awards Coming Soon.

The Education Award is funding awarded by The Grind Coffee House each year. For the 2019-2020 school year, The Grind will be awarding \$5,778.51! Open to all educators at schools in the Manistique area, The Grind encourages applicants to apply for funding for various projects, classroom resources, and educational materials. Stay tuned to learn about those who were selected and what the award money is used for.

Read more on our blog...

NEW MEMBER CHECKLIST

Have you mastered the Top 5 Things To Do as a New Member of LFCU? Curious to find out what they are? Head over to our website to read the full article!

THE EVOLUTION OF THE COOPERATIVE

LFCU, Jennifer Watson shares why we do what we do and how members like you benefit from being a member-owner of LFCU.

HOW TO EARN & REDEEM YOUR REWARDS POINTS

You can now redeem your LFCU Rewards Points for gas at any BP Gas Station. Read this article on our website to learn more.

ANOTHER SUCCESSFUL FINANCIAL REALITY FAIR IN THE BOOKS FOR LFCU



LFCU put on the 5th Annual Financial Reality Fair at the end of 2019. This event allows students to live the life of a recent college graduate with a credit score, a salary, and a budget to maintain. This year was the first year the students were able to participate in the fair using an app called Bite of Reality 2.

The Michigan Credit Union Foundation purchased the use of the Bite of Reality 2 app from the Richard Myles Johnson Foundation, which was established in 1958 to promote credit union education and build vibrant leadership for the future. Most students used their phones and the school provided the use of iPads.

Alycia Kaiser, Student Education Coordinator at LFCU says, "Debt can be crippling and life-altering. It is so important that we have these conversations with not only our own children, but with the youth in our communities as well. The knowledge and skills they acquire at a young age with regards to budgeting and saving will benefit them greatly as they get older". A short, interactive quiz was also given before and after the fair, with questions that touched on credit reports, fixed and variable rates, and student loan debt. The students had 43% accuracy before the fair and 63% accuracy after.

*Finish the story on our blog at www.limestonefederal.com/about/blog.

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What's New in the Lobby

TASTE TEST GRIND COFFEE

In addition to our delicious cappuccino maker, we are now offering free tastes of the custom coffee blend by The Grind Coffee House. Come in and enjoy a cup of coffee on us!

FREE LAMINATION SERVICES

Did you know we can laminate documents that need protecting? Just ask the front line and we'll secure your printed documents so they can last a lifetime.

WE NOW OFFER RECYCLING

As we work to explore ways to add member value we've recently added recycling bins in the front entrance to offer members the chance to recycle clear plastics, cardboard rolls and shred documents at no charge.



Rates as low as 5.128%¹

DEAR DEBT, IT'S OVER.

Crush your high interest credit card debt in 2020.

It's hard to build wealth and achieve financial independence while bogged down in debt. If you've got a chunk of high-interest debt from credit cards or other tough loans, we'd love to help you out.

We can take on your loans and set you up with a much better one. You'll be able to manage everything in one place and keep more money in your wallet each month.

[Click to Apply Online Today!](#)

¹Published rates effective 01/23/2020 and is the lowest possible rate. Actual rate may be higher based on borrowers credit score, ability to repay, and term. Rates shown are an example and do not qualify as an offer. APR is based on \$5,000.00 loan, at 4.25%, for 24 months. Actual APR may be higher.