



June Quarterly NEWSLETTER



FROM THE CEO'S DESK

COVID-19 Response and Update by Jennifer C. Watson

As we continue to move through the stages of COVID 19, the health and safety of our staff, membership, and the long-term sustainability of the organization remain our first priority. After careful evaluation of current CDC guidelines, as well as possible outcomes in the event of an outbreak, we have made the decision to begin offering limited transaction services in our main lobby. However, we will limit the number of members in the building at one time as many of our staff members will continue to work remotely. Our staff is comprised of various demographics; some of which are high risk, have family members that are high risk, or have child care needs. This hybrid model of member service will help ensure long term sustainability of our organization while meeting the

needs of the membership. As part of our enhanced lobby service we will allow six members in the lobby at one time. Members in the lobby will be required to wear a mask and maintain a distance of six feet between staff and other members. We recognize that some of these steps may seem extreme to some. However, our charge is the safety of our staff and continued service to the membership through the pandemic. While we are all eager to get back to some form of normal, we have limited resources. If you are unable or unwilling to follow the protocols, please use the drive thru or our remote services. I wanted to take this opportunity to thank our staff for the outstanding job they have done serving our members over the past several months, this has not been easy for them. I encourage you to do the same if you get a chance. Thank you for your patience while we evaluate the best way to serve you!



MEMBER ASSISTANCE PROGRAM

to help members with their increased utility bills.

Limestone Federal Credit Union has been awarded \$10,000 from the National Credit Union Foundation, which will help launch a new Member Assistance Program to help members who have been impacted by the COVID-19 pandemic. With the grant, we will help offset the increase in utility bills for members of low to modest means. Members are asked to submit their February, March, April, and May utility bills and will be eligible to receive the amount of the increase which will be deposited directly into their account. To qualify for this program you must have been a member of LFCU as of March 1, 2020. For more details on the new program please visit our website at www.limestonefederal.com.

Read more on our blog...

SAVING FOR THE UNEXPECTED

You deserve to have the peace of mind that if something unexpected comes up, you have the money set aside. Learn more on our blog for ways to start saving!

MOBILE SERVICES YOU CAN USE FROM HOME

We've got the technology so you can do your banking just about anywhere! If you need help give us a call or text us at 906-341-3118.

DEPOSIT CHECKS WITHIN OUR APP

Remote Deposit Capture lets you deposit checks into your Limestone Federal Credit Union account using the camera on your mobile device! Learn more on our blog.

Coffee Chat



"As we close out the last week of school, I wanted to take a moment to reflect on The Grind students and the 2019-20 school year. My role at The Grind is to teach the students the ins and outs of running a

small business. Researching new products, conducting inventory, and social media advertising are just a few of the topics we discussed and implemented this year. Having the schools close in mid-March due to COVID-19 was very tough. I have missed the jokes, the sass, and the big ideas. From pizza parties and cupcakes to pumpkin painting and white elephant gifts, we had a lot of fun memories this year..."

➔ Continue reading Alycia Kaiser's Senior Send Off at www.limestonefederal.com/blog.



Who would have thought that in the year 2020, we would be living through a pandemic? People have been laid off from their jobs, businesses have closed, and streets remain empty. What would we usually

be doing during this time? The sun would be shining, people would be walking downtown to the local shops like The Mustard Seed, grabbing a bite to eat at Wheaty's, and maybe walking a little further to enjoy a coffee from The Grind Coffee House or an ice cream cone from Dairy Kream..."

➔ Continue reading Coffee & Quarantine Blog Post at www.limestonefederal.com/blog.

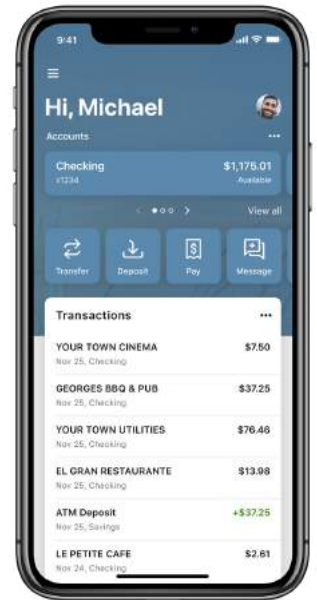
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We are committed to helping our members achieve financial independence, and using grant funds to help cover the cost of increased utility bills is just the beginning. This program will encourage members to begin to create long term savings opportunities to better prepare for the rainy days of the future.

- Jennifer C. Watson, CEO

LFCU MOBILE APP UPDATE

Have you noticed our mobile app has a fresh new look? Your dashboard now gives you even quicker access to balances, easy access buttons to transfer funds, deposit a check or pay a bill, a quick glance of recent transactions, and recent messages we send out. Don't have the app yet? Take the leap and download it today, you'll be glad you did!



RATE REVIEW AS OF JULY 1, 2020

CURRENT RATE A.P.Y

Regular Shares	0.05%
IRA's	1.00%
6 Month Certificate	0.25%
12 Month Certificate	0.65%
15 Month Certificate	0.65%
18 Month Certificate	0.65%
24 Month Certificate	0.65%
30 Month Certificate	1.25%
12 Month Jumbo Cert (>50K)	1.00%
12 Month Jumbo Cert (>100K)	1.00%
18 Month Jumbo Cert (> 50K)	1.00%
18 Month Jumbo Cert (>100K)	1.05%
24 Month Jumbo Cert (>50K)	1.05%
24 Month Jumbo Cert (>100K)	1.10%

APY - Annual Percentage Yield NOTE: Rates are subject to change without notice. Call for current rates and terms.



THE RIGHT TOOL TO TACKLE THE JOB.

Looking for extra funds to make those home improvements a reality? Consider borrowing some of the equity you have built up in your home! Our Home Equity Line of Credit (HELOC) loans allow you to tap into the equity of your home to make those projects come to life. Text or call 906-341-3118 to talk to a loan officer today!

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