



# November NEWSLETTER

## What's inside...

### THE HUB'S SERVICES

Have you stopped by The Hub yet? Located inside Jack's Fresh Market, offering extended hours and quick service.

### MOBILE APP UPDATES

Using biometrics to log in is convenient and fast but also very secure. Biometrics are hard to fake or steal, and each person has access to a unique set.

### TECH TIPS & SCAM ALERTS

Scams are on the rise across the US. Protect yourself and your family by staying abreast of what the current scams are. Like our Facebook page to stay informed.

## NEW MILITARY PROGRAM

Limestone FCU is honored to announce our new Military Program, a program that provides accounts and additional benefits to current and former members of the military, including but not limited to:

- Free checks
- Free Cashiers Checks
- Free Money Orders
- Refunds of ATM Surcharges
- Loan Discounts
- Certificate Bonus Rate
- Free Waiver for Appraisals on Mortgage Loans
- Loan Fee Waived on Consumer Loans
- Donation to UP Honor Flight

Some limitations apply, for more information check out our blog at: [www.limestonefederal.com/about/blog](http://www.limestonefederal.com/about/blog)



## LET'S TALK MOBILE APP

- > An updated version of our mobile app now allows you to see other accounts at LFCU in the same session! You can switch between accounts in the top right corner instead of logging in to a new session.
- > Still entering a user name and password to view transactions in the app? Simply click on the circle in the top right hand corner, or your photo if you've uploaded one, and scroll down to authentication options to enroll in Face Id, Voice, or Pin Authentication.
- > Did you know you can activate and deactivate your Debit Card within the mobile app? Think you lost your card? Simply deactivate, find it in your couch cushions, reactive the card at your convenience.



## SERVICES AT THE HUB

Our new tech center at Jack's Fresh Market offers a long-awaited full-service ATM, paired with additional services such as onsite printing of debit cards, assistance with our mobile products, loan approval, deposit maintenance, and a charging station for those who may need a little juice for their mobile devices!

Hours of Operation | Monday through Friday 11 am to 7 pm and Saturday 10 am to 1 pm





## Remote Deposit Capture

Did you know you can use our mobile app to deposit checks into your account? Most checks post in near real-time, seven days per week. Those items that are greater requiring staff review will post during business hours. Make sure you write "For Mobile Deposit" on the back before endorsing, or the check will be rejected.



## Member to Member Transfers

Did you know you can transfer to another Limestone FCU member using our online banking? Select "transfer to another member" enter their account number and first three letters of their last name. Remember, we have changed the account suffix that needs to be added to ensure it's sent to the correct account.



## Skate Card Program

As a member of LFCU, we offer 10 free skate sessions for you to enjoy with your family members. Stop into the credit union to pick up a free skate card!\*

\*Must be a member in good standing. At least one person must have an active, primary account with LFCU. All persons listed on the card must be a member. Cards expire 1/31/2022.

## Save the Date

Limestone FCU's Annual Business Meeting will take place on Monday, February 8, 2022 at 3:00pm inside the credit union lobby.

## CURRENT FEE SCHEDULE

Overdraft Protection Fee	\$18.00	Travel Card Reload	\$2.00
Non-Sufficient Funds Item (includes ACH)	\$18.00	Statement Copy	\$2.00
Non-Sufficient Funds Return Item (includes ACH)	\$18.00	Account Activity Printout	\$1.00
Returned Deposited Item	\$18.00	Fax per page Incoming/Outgoing	\$1.00
Stop Payment Request	\$5.00	Bad Address Fee	\$10.00
Post Dated Item Request	\$5.00	Account Research (excess of 30 min)	\$35.00
Bill Pay Inactive Fee	\$25.00	Financial Counseling (excess of 1 hour weekly)	\$30.00
ACH Unauthorized/Improper Entry	\$25.00	Levy Garnishment Subpoena per item	\$25.00
Monthly Account Reconciliation	\$25.00	Loan Processing Fee	\$45.00
Replacement ATM/Debit Card	\$5.00	Loan Processing Fee > \$5000 unsecured	\$90.00
Pin Reminder	\$1.00	EARN Transactional Withdrawal Fee (>6/month)	\$5.00
ATM Withdrawal/Transfer	\$1.00	SAVE Transactional Withdrawal Fee (>4/month)	\$10.00
Plastic Card Rush Fee	\$30.00	Copies: B&W	\$0.15
Dormant Account	\$25.00	Copies: Color	\$0.25
Wire Transfer Incoming/Outgoing	\$20.00	Paper Statement Fee	\$ -
Cashiers Check Fee	\$2.00	Verification of Deposits	\$25.00
Cashiers Check Stop Payment/Replacement Fee	\$10.00	Escheats Processing Fee	\$25.00
Money Order	\$1.50	VISA Late Fee	\$15.00
Money Order Stop Payment/Replacement Fee	\$10.00	VISA Over the Limit Fee	\$15.00
Starter Checks	\$5.00	Loan Pay Xpress (Electronic Payments)	\$9.99
Travel/Gift Card	\$4.99		



CALL OUR  
SPEEDY LINE  
1-833-628-1226

Its back!! Enjoy faster service with our Speedy Line! For balances, transactions, or transfers, use our digital tools for the quickest, most up-to-date information.

Did you read this newsletter? Send us a text (906-341-5866) we'll enter you into a drawing to win \$50 gift card.



If you call into our main line and receive our voicemail, this means all staff are currently serving other members.

Please leave us a voicemail or send us a quick text. Our goal is to return calls within one hour. If you need to speak with someone specifically, call 906-341-3118 and use the dial-by-name to contact staff directly.

The following fees are waived for members in good standing: Verification of Deposit, Fax, Account History, Account Reconciliation