



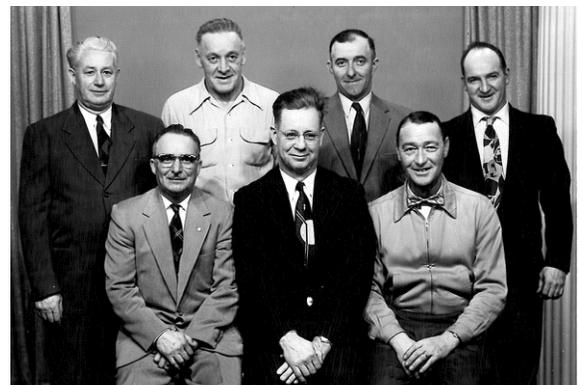
June 2022 NEWSLETTER



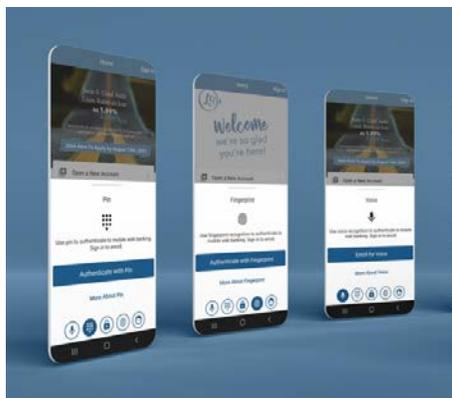
a Walk Down Memory Lane...

Over on our Facebook page, we are remembering our most significant moments as a financial institution as part of our [#LimestoneStory](#) series. From our origins as part of the Inland Lime and Stone Co. to our adaptation throughout the COVID-19 pandemic, we've always been committed to the financial security and independence of our members.

Pictured on the right is our original board, including our first treasurer, Charley Burley (bottom center). LFCU's first base of operation was Charley Burley's garage. Of course, as we grew, we moved locations and eventually settled into our home at 131 River Street. We are encouraging our members to share their financial journeys on social media using the hashtag [#LimestoneStory!](#)



LET'S TALK MOBILE APP!



Monitor your credit score within our mobile app. Simply click "[Check Your Credit Score](#)", enter your information, then review your score and your credit report. This is a free service to members.

Still entering a username and password to view transactions in the app? 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 [Thumbprint](#), [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, reactivate the card at your convenience.

LOOKING FOR A NEW CAR?

WHY PAY FOR THE WHOLE THING? PAY FOR WHAT YOU USE WITH OUR NEW FLEX LOAN PROGRAM

The Flex Loan is a lease like program with flexible mileage options and lower monthly payments, without the high down payment or early termination fees.

- New & Used Vehicles (up to five years old)
- Annual mileage options between 7,500 and 18,000
- Terms between 24 & 72 Months
- Guaranteed Future Value (GFV)



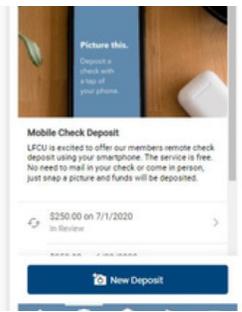
THE FLEX LOAN OFFERS MONTHLY PAYMENTS UP TO 40% LOWER THAN CONVENTIONAL FINANCING

Financing Option	Conventional Loan	CU PROGRAM
Loan Amount	\$40,000	\$40,000
Monthly Payments	\$723.02	\$470.71*

*PAYMENTS 1-59 ARE \$470.71 WITH A 60TH PAYMENT OF \$18,500 (GFV)

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. Items that require 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, suffix, and first three letters of their last name. Remember, we have changed the account suffix that needs to be entered to ensure it's sent to the correct account.



Overdraft Protection Notices

Effective 07/01/2022, we will no longer mail overdraft protection or NSF notices. Please monitor your account using monthly statements, Speedy Line, our Mobile App, or Online Banking.



Money Orders

To combat fraud associated with these instruments, we are limiting the amount of a money order to \$500.00. We recommend purchasing cashiers checks for items greater than \$500.00.



Speedy Line

Check your balance, last ten transactions, or transfer money. Available 24 hours per day. Call 833-628-1226.



What's in your wallet?

We've all seen the news, interest rates are on the rise. With two rate hikes already in 2022, we should expect to see increases in variable rate credit cards in the next several months. Variable rate credit card rates typically range between 12% - 18%, while a personal loan at the credit union is typically much lower.

Check out the example below, this member saved over \$11,000 in interest! Call a loan officer to see how much we can save you!

[Apply Online Today!](#)

	Balance	Min. Payment	Years	Estimated Interest
Credit Card	\$11,772.31	\$262.00	21	\$14,295.69
Personal Loan	\$11,772.31	\$244.00	5	\$2,878.12
Savings		\$ 18.00	16	\$11,418.57

Dormant Account Fees

As a member owned cooperative, Limestone FCU members benefit when members actively use our products and services. In fact, it's the cooperative nature of our business that makes this model so successful. Dormant accounts carry a higher regulatory burden which requires internal and external auditors and examiners to review these accounts with greater scrutiny, resulting in a higher cost to maintain. We all benefit from active members who utilize our products and services, actively monitor their accounts, and stay abreast of their personal financial situation.

We will begin charging a monthly dormancy fee of **\$25.00** to member accounts that have been dormant in excess of 12 months. You can avoid the fee by setting up a monthly auto transfer, opening a checking account, signing up for eStatements, utilizing our digital tools to monitor, or opening a new loan.

Current Rates

REGULAR SHARES/ CLUB ACCOUNTS	.05 %
IRA's	.75%
STASH ACCOUNTS (See Truth in Savings Agreement)	5.00%
6 MONTH CERTIFICATE OF DEPOSIT	.25%
12 MONTH CERTIFICATE OF DEPOSIT	.50%
18 MONTH CERTIFICATE OF DEPOSIT	.50%
24 MONTH CERTIFICATE OF DEPOSIT	.50%
30 MONTH CERTIFICATE OF DEPOSIT	.75%
12 MONTH JUMBO CERTIFICATE OF DEPOSIT > \$50k	.50%
18 MONTH JUMBO CERTIFICATE OF DEPOSIT > \$50K	.50%
18 MONTH JUMBO CERTIFICATE OF DEPOSIT > \$100K	.50%

COMMUNITY SPOTLIGHT: EVA BURRELL ANIMAL SHELTER

Looking for a way to make a difference this summer? Consider donating to the Eva Burrell Animal Shelter! Here's what they're looking for:



- Affresh Brand Washing Machine Cleaner
- Himalayan Chews
- Toilet paper
- Garbage Bags
- Bully Sticks
- Jolly Balls