

Season's Greetings

Limestone Federal *CU*

Newsletter - December 2015



Happy Holidays to our Members and their families. Wishing you all a safe, warm, joyous, and blessed holiday season.



The Visa Gift Card... The Perfect Fit. Everytime!
 It can be used anywhere Visa is accepted. The pre-paid Visa gift card can be purchased in amounts from \$10.00 - \$500.00. Now available at LFCU, you must be a member to purchase, but anyone can use it!



You may skip a payment on any or all loans in good standing for the month of December or January - the choice is yours!

Here's how it works...

- Processing fee of \$30 applies to each loan skipped, due at time of request.
- The interest on your loan will continue to accrue through out the month that you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Holiday Skip Payment Forms are available on our website at www.limestonefederal.com or check us out on Facebook to retrieve the form.


Note: Limestone Federal Credit Union accounts must be in good standing. All real estate, student, land, onetime payment notes, and delinquent loans are excluded. Your request must be received prior to the due date of the payment you wish to skip along with your \$30 processing fee.



OPEN SKATE FAMILY PASS
 Little Bear West Arena
 Compliments of...
 Limestone Federal *CU*
 Winter Season 2015-2016

Manistique, MI • limestonefederal.com

NOW AVAILABLE AT
 Limestone Federal *CU* ...details on back of page



Holiday Hours

Please note the following changes to our regular hours of operation on the dates noted below during the holiday season:

	Lobby	Drive-Thru
12/24/2015	8:30am-12pm	7:30am-12pm
12/25/2015	Closed All Day	
12/26/2015	Closed All Day	
12/27/2015	Closed All Day	
12/31/2015	8:30am-12pm	7:30am-12pm
01/01/2016	Closed All Day	

Regular Hours of Operation

	Lobby	Drive-Through
Monday	8:30-5:00	7:30-5:00
Tuesday	8:30-5:00	7:30-5:00
Wednesday	8:30-7:00	7:30-7:00
Thursday	8:30-5:00	7:30-5:00
Friday	8:30-5:30	7:30-5:30
Saturday	Closed	9:00-12:00
Sunday	Closed	10:30-1:30

The Lobby and Drive-thru are open until 7:00PM on Wednesdays! We will have staff on hand for all your financial needs.



LOVE MY CREDIT UNION REWARDS

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Limestone Federal Credit Union (LFCU) is excited to offer you even more exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So, along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each).
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products.
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more.
- ♥ 100Earn cash back when you shop at over 1,500 online retailers with Love to Shop.

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

**Based on individual roadside assistance plan*

Rates of Dividends...	APR [†]	APY [†]
Shares	.10%	.10%
IRA'S	1.50%	1.50%
6 month CD	.50%	.50%
12 month CD	.65%	.65%
24 month CD	.90%	.90%
30 month CD	.95%	.95%
JUMBO CERTIFICATE RATES		
12 month \$50,000 Min.	1.00%	1.00%
12 month \$100,00 Min.	1.10%	1.10%
18 month \$50,000 Min.	1.20%	1.20%
18 month \$100,00 Min.	1.30%	1.30%

[†]APR - Annual Percentage Rate APY-Annual Percental Yield
 Note: Rates are subject to change without notice. Call for current rates and terms.

SKATE CARD INFORMATION...

Limestone Federal Credit Union 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 our Tellers during Lobby Hours to get yours!
 *Some restrictions apply.

SPEEDY LINE . . .

3 4 1 - 3 1 1 4

or Toll-Free - 888-341-3114

**Transfer Funds
 Make Loan Payments
 Obtain Account Balances
 Obtain Checking Transactions**