

# Limestone Federal CU

Member Newsletter

Annual Meeting Edition

March, 2016

A good time was had by all who attended the Limestone Federal Credit Union (LFCU) 61<sup>st</sup> Annual Meeting. For the first time ever, the event was held at its River Street location. Finding an available venue to accommodate a sit down meal of up to 250-plus members proved to be a challenge this year due to lack of available space. "We decided to try something different this year," said Alison Jones, Marketing Coordinator at LFCU. "A cocktail reception in our beautiful lobby with refreshing drinks, delightful hors d'oeuvres, and decadent desserts. Prizes and give-a-ways were part of the fun," Jones said.

Enjoy the images below!



**Visit** Limestone Federal Credit Union during the month of April, 2016 and help us celebrate National Credit Union Youth Month™.

Limestone will show youth and teens how to get Credit Union Strong™ and pump up their savings at their credit union. Anyone 18 years of age and younger who makes a deposit of any amount receives a raffle entry to win one of the following prizes:

**Early Bird Account holders** (12 and younger) can win a Dave Ramsey Game Package.



**Future Fun-ds Account holders** (13-18) can win a \$50 Visa Gift Card. All you have to do is make a deposit.

See details on other side of this page...



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**April 4<sup>th</sup> - 10<sup>th</sup> / All Youth**

All youth 18 and younger will receive a drawing slip and snack with deposit.

**April 11<sup>th</sup> - 17<sup>th</sup> / Early Birds Savers Week**

Any youth (ages 12 and younger) will receive a drawing slip, snack, and **prize** with deposit.

| SHARE DRAFT ACCOUNT FEES               | LFCU     |
|--|----------|
| Overdraft/Member Privilege® per item   | \$ 16.00 |
| NSF per item                           | \$ 16.00 |
| Returned Item                          | \$ 16.00 |
| Stop Payment Request                   | \$ 5.00  |
| Postdated Item Request                 | \$ 5.00  |
| Deposited Item Return                  | \$ 10.00 |
| Monthly Bill Pay for Standard Checking | \$ -     |
| Monthly Bill Pay Inactive              | \$ 25.00 |
| ACH Unauthorized/Improper Entry        | \$ 25.00 |
| Monthly Account Reconciliation         | \$ 5.00  |
| EFT FEES                               |          |
| Replacement ATM/Debit Card             | \$ 3.00  |
| PIN Reissue / Reminder                 | \$ 1.00  |
| ATM Withdrawal/Transfer                | \$ 1.00  |
| ACH Overdraft per item                 | \$ 16.00 |
| Debit Card Overdraft per item          | \$ 16.00 |
| OTHER SERVICE FEES                     |          |
| Dormant Account                        | \$ 25.00 |
| Wire Transfer (Outgoing)               | \$ 20.00 |
| Wire Transfer (Incoming)               | \$ 20.00 |
| Cashier's Check                        | \$ 1.50  |
| Money Order                            | \$ 1.00  |
| Quick Checks (Starter or Filler)       | \$ 5.00  |
| Traveler's Card                        | \$ 4.99  |
| Gift Cards                             | \$ 4.99  |
| Travel Card Reload                     | \$ 2.00  |
| Statement Copy                         | \$ 2.00  |
| Account Activity Printout              | \$ 1.00  |
| Fax per page: Incoming                 | \$ 1.00  |
| Outgoing                               | \$ 1.00  |
| Return Mail                            | \$ 5.00  |
| Account Research                       | \$ -     |
| *In excess of 30 Minutes               | \$ 35.00 |
| Financial Counseling                   | \$ -     |
| *In Excess of One Hour/Week            | \$ 30.00 |
| Garnishment per item                   | \$ 25.00 |
| Loan Processing Fee                    | \$ 40.00 |
| SHARE VALUE/MEMBERSHIP FEE             |          |
| Par Value of One Share                 | \$ 5.00  |
| Membership                             | \$ 0.25  |

Effective 05/01/2016

**April 18<sup>th</sup> - 24<sup>th</sup> Future Fun-ds Week**

Any youth (age 13 to 18) will receive a drawing slip, snack, and **prize** with deposit.

**April 25<sup>th</sup> - 30<sup>th</sup> / All Youth**

Any youth 18 and younger will receive a drawing slip and snack with deposit.

Does your youngster have an account yet? If not, April is the time to do so! All youth opening an account in the month of April will receive a drawing slip, snack, and prize.

Remember, if you already have an account and make a minimum deposit of \$5.00 for our Early Bird group or \$10 for our older crew in Future Fun-ds, you will receive a punch on your card. Early Bird members can also make a trip to the treasure chest!

Don't forget Limestone Federal Credit Union membership is open to all members of your family.

Keep checking our website, twitter, and facebook pages for more information. Stay connected with us at:

- Website: [www.limestonefederal.com](http://www.limestonefederal.com)
- Twitter: @LimestoneFCU
- Facebook: Limestone Federal Credit Union

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Log on to our website at [www.limestonefederal.com](http://www.limestonefederal.com)

Save up to \$15 on TurboTax federal products. **intuit TurboTax**

Rates of Dividends...

|             | APR <sup>†</sup> | APY <sup>†</sup> |
|-------------|------------------|------------------|
| 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.

**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



**Limestone Federal Credit Union**  
131 River Street  
Manistique, MI 49854

(906) 341-5866  
(906) 341-3118  
(906) 341-6070 (fax)

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency