



Limestone Federal Credit Union Wins National Cuna Award!

The Michigan Credit Union League (MCUL) announced on November 14, 2018 that Limestone Federal Credit Union (LFCU) has been recognized on a National Level by the Credit Union National Association (CUNA) with the Dora Maxwell Award.

Placing first for the Dora Maxwell Award, which recognizes credit unions throughout the United States for exemplary community service, social

responsibility, and financial education efforts, has left all involved with a tremendous amount of pride and accomplishment.

The award is in recognition of The Grind Coffee house, a student operated small business located in Manistique. The Grind was originally founded as an idea

to increase youth education surrounding entrepreneurship, career

options, and business opportunities. "This project embodies the true meaning of this award by bringing

together educators, community members, students, member owners, credit

union staff, and volunteers to develop a live 'classroom' for students. A classroom which provides a safe environment for students to learn, grow, and develop skills that will help them progress into our future business owners, board members, employees, and citizens. We hope this amazing accomplishment inspires others to dream big!" said Jennifer Watson, LFCU, Chief Executive Officer.

The Dora Maxwell
Social Responsibility Community Service
AWARD



Open Skate Family Pass
Little Bear West Arena
Now Available for
Limestone Federal Credit Union Members

Details on back page.



SKIP - A - PAY

Everyone's favorite time of year!
Ask for details!

You may skip your loan payment for the months of December or January - the choice is yours!

Details:

- Processing fee waived in exchange for ten (10) cans of food to our food drive.
- Loan interest will continue to accrue.
- Skip a payment forms located on our website and in our lobby.
- All real estate, student, land, and delinquent loans are excluded.



December 24 - Closes at 12:00 pm
December 25 - Closed All Day
December 30 - Closed All Day
December 31 - Closes at 12:00 pm
January 1 - Closed All Day

Mitten Tree Donations

The tradition of the LFCU Mitten Tree continues! Our mitten tree illuminated with blue and white lights is once again on display in our lobby. Each year our members have

kindly donated store bought and beautiful homemade mittens, hats, and scarves for the children and young adults in our community. This year is no different and we thank all

of you so very much for your kindness. Our Mitten Tree will be on display and we will be accepting donations until December 14th! Thank You and Happy Holidays!



Limestone Federal Credit Union Spotlight on Jessica Hayes!

Born in Germany, Jessica Hayes is the daughter of retired Air Force Senior Master Sergeant Brad Hayes and his wife Susan Hayes (Miller). Not unlike other military kids, Jessica moved a lot as a youngster with her siblings calling Germany, Florida, Illinois, Texas, South Carolina, and finally Michigan home. She comes from a long-line of military family members including her mother, father, grandfather, and extended relatives as well. In fact, Jessica's older sister Stephanie and her younger brother Nathan remain active duty Tech Sergeants.



Jessica joined Limestone Federal Credit Union just over a year ago, on August 7, 2017. It didn't take long before we all realized there were certain words that were synonymous with her. Words like honor, pride, loyalty, compassion, and respect you learn very quickly, are part of Jessica's character.

Joining the front line as a Teller, Jessica has served our membership with daily transactions, problem solving, learning our new system, handling special projects, and most recently has been working with our loan team as a processor with confidence and ease. "I have learned so much in the past year at Limestone. I love the opportunities for continued professional development through training and educational opportunities," said Hayes.

Jess loves to play the acoustic guitar. Who knows, perhaps a solo performance at our Annual Meeting next year will be in the making! Jess loves playing volleyball, cardio boxing, running, and walks through the woods at camp. She enjoys country music, all things Disney, motivational books, and her guilty pleasure would be romance movies and novels.

A graduate of Manistique High School, Jessica attended Bay College where she took classes in business. Jessica has three daughters and one son with her partner Scott. Not to be forgotten, is their adorable, eight-year-old, adopted Cocker Spaniel Chloe.

**Open Skate Family Pass
Little Bear West Arena
Now Available for
Limestone Federal Credit Union Members**

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 regular Lobby hours to get yours! Some restrictions apply!

Traveling?
Call LFCU and place travel dates on your card to avoid interruption to your holiday fun!

Debit Card Limits!
Debit Cards may be used as credit 15 times a day and as a debit 3 times. Need more than that?
Call us!

HAPPY HOLIDAYS!

Rates of Dividends

	APR [†]	APY ^{††}
Shares	.10%	.10%
IRA's	1.50%	1.50%
6 month CD	.25%	.25%
12 month CD	.75%	.75%
18 month CD	1.10%	1.10%
24 month CD	1.25%	1.25%
30 month CD	1.25%	1.25%

JUMBO CERTIFICATE RATES

12 month \$50,000	Min.	.80%	.80%
12 month \$100,000	Min.	.90%	.90%
18 month \$50,000	Min.	1.30%	1.30%
18 month \$100,000	Min.	1.40%	1.40%
24 month \$50,000	Min.	1.40%	1.40%
24 month \$100,000	Min.	1.50%	1.50%

† APR - Annual Percentage Rate

††APY - Annual Percentage Yield

NOTE: Rates are subject to change without notice. Call for current rates and terms.



LoveMyCreditUnion.org



2018
Tax Time...



Coming Soon!

2018 Year End Tax Forms are mailed separate from your statements on or before 01/31/2019. Reprinting of forms will be done at a fee. The turnaround time will be two business days.

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