

Limestone Federal Credit Union

A LFCU Member Newsletter • OCTOBER Review 2018



SPECIAL EVENT

BLACK Friday SALE

November 5th - 16th, 2018
It's Here! The Biggest Loan Event Of The Year!

Unsecured loans up to \$5,000.00!

Best Loan Rates of the Year!

2.07% *APR
2.57% *APR
3.39% *APR

Available to LFCU Members Only!

Receive your funds same day as loan approval!

Limestone Federal CU



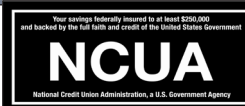
LFCU To Waive Skip A Pay Processing Fee In Exchange for Annual Food Drive Donations!

November 1st marks the start of the Annual Can-A-Thon. Limestone Federal Credit Union is proud to contribute to this very worthwhile event. "Each year our members demonstrate their charitable nature by kindly donating non-perishable food items to this cause," said Alison Jones, LFCU Marketing Coordinator. This year, Limestone is hoping to have a little fun by providing an incentive for members to give. Limestone will waive their Skip-A-Pay processing fee in exchange for ten (10) items of non-perishable, non-expired food items.

Members wishing to make a cash donation may do so in person, via our app or internet teller, minimum cash donation of \$10.00. The choice is yours!

Food and cash donations are being accepted from November 1st to December 1st. It's a win win for our community!

Limestone Federal Credit Union



*Published rate is effective November 5, 2018 through November 16, 2018 and is the lowest possible rate. Rates reflect discount for automatic payment. Actual rate may be higher based on the borrower's credit score and ability to repay. Requests are subject to credit approval and other conditions. Rates shown are meant to serve as examples and not as an offer. Existing Limestone Federal CU loans cannot be refinanced with these special rates. APR's are based on a \$5,000.00 loan at 1.00% for 12 months, a \$5,000.00 loan at 2.00% for 24 months, or a \$5,000.00 loan at 3.00% for 36 months. Actual APR may be higher. For more information, please contact our loan department at (906) 341-3118 ext. 100. Limestone Federal Credit Union is located at 131 River Street, Manistique, MI 49854.

VETERANS DAY

HONORING ALL WHO SERVED
We thank you for your service.

Limestone Federal Credit Union will be **CLOSED** November 9th in observance of Veteran's Day and for 2019 Strategic Planning.

CREDIT UNION WEEK 2018 ...RECAP!

Another successful Credit Union week has come to an end and once again members were delighted when presented with lovely treats each day along with some great give-a-ways for all.

Congratulations to all of our Members who won one of our great prizes from gift cards to gift packages and more! Here's a few pictures from CU Week 2018!



LFCU Front Line Supervisor Sue Hinkson

Our members and their furry pets, all welcome at LFCU!



LFCU Staff Myto, Hailey, Hoholik, and René Tiglas treating a few locals to lunch on us!



Luncheon Meeting with Burgers from Clyde's. Yum!



And then there was cake on International Credit Union Day!



SKIP A PAYMENT!



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

Details:

- Processing fee waived in exchange for ten (10) cans of food to our food drive. (see flipside).
- 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.



The Mitten Tree

Limestone Federal CU invites you to donate a pair of new mittens to help decorate our mitten tree for the children of our county.

Mitten donations will be accepted from November 12th to December 14th

fall into savings

rates as low as **2.54% apr***

Cars, Trucks, SUV's, ATV's, UTV's, and more!

Need a protection plan?
Bonus discounts for
Gap | Life | Disability | Unemployment Protection

Veterans
Additional discount for Veterans
Offer ends 11/15/2018

Member Rewards!
Finance your new vehicle with Limestone during November and receive a \$100.00 Jack's Fresh Market Gift Card!

*Published rate is effective October 15, 2018 through November 15, 2018 and is the lowest possible rate. Rates reflect discount for automatic payment. Actual rate may be higher based on the borrower's credit score and ability to repay. Requests are subject to credit approval and other conditions. Rates shown are meant to serve as examples and not as an offer. Existing Limestone Federal CU loans cannot be refinanced with this special rate. Loan special applies to loans ≥ \$15,000.00. Loan special is for titled vehicles - model years 2016 or newer. APR is based on a \$25,000.00 loan, at 2.49% for 72 months. Actual APR may be higher. For more information, please contact our loan department at (906) 341-3118 ext. 100. Limestone Federal Credit Union is located at 131 River Street, Manistique, MI 49854.



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

	Min.	.80%	.80%
12 month \$50,000	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