



New Rule for RDA Transactions



One of the fastest growing forms of mobile commerce is Remote Deposit Anywhere or RDA.

The benefits our member's enjoy are plentiful, with convenience earning the highest rank.

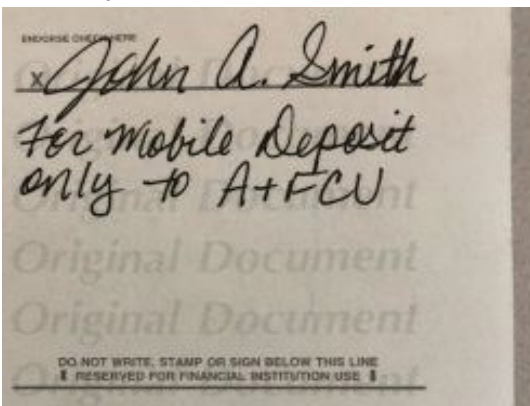
RDA allows our Member's to make deposits from the comfort of their own homes, workplace, or while they're on the go, seven-days-a-week, 24-hours a day! It's fast, secure, and convenient.

Listed below are the steps to follow when using RDA. The highlighted step is the newest rule imposed by the Federal Reserve Board's Regulation CC:

1. On your mobile app, select an account to deposit your check to.
2. Enter the check amount.
3. Take a picture of the front of the check.
4. **EFFECTIVE NOVEMBER 1, 2018 the following is mandatory on the back of the check: sign your name and write For Mobile Deposit only to LFCU or For Mobile Deposit only to Limestone Federal Credit Union. (see sample below).**
5. Take picture of back of check with the information noted above.
6. Press Submit.

That's it, you're done!

New!



Making Your Home's Equity Work For You!

Have you been thinking about remodeling your kitchen or bathroom? Are you in need of cash to accomplish these renovations? If so, a home equity loan or home equity line of credit (HELOC) might be right for you!

Home Equity loans allow you to borrow money using the equity in your home as collateral. Unlike almost any other consumer loan type, the interest on a home equity loan or HELOC of \$100,000 or less is likely to be tax-deductible (\$50,000 if married, filing separately).

With a home equity loan, you borrow a lump sum of money repayable over a fixed term, usually five to 15 years, giving you the security of a locked-in rate and a consistent monthly payment.

A HELOC is much like a credit card or any other type of open-ended credit. You can borrow money as needed, up to the credit limit your lender assigns, by making a transfer into your checking account. A HELOC is usually a variable-rate loan, so your monthly payments will change based on your outstanding balance and fluctuations in the prime rate.



Contact Lis MacGregor, our mortgage loan officer at Limestone Federal Credit Union for more details about our home equity loan products. Stop by or call her today at (906) 341-3118 ext. 136.

DATES TO REMEMBER:

October 8th - Columbus Day - CLOSED (staff training)
October 15-19: Credit Union Week - Watch FB for details!



LoveMyCreditUnion.org

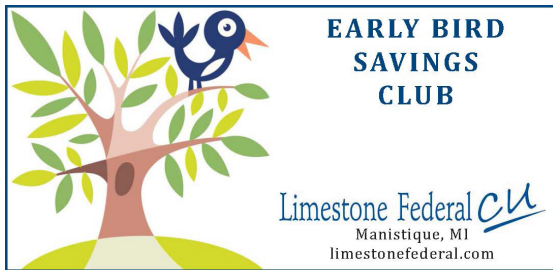


You're Never Too Young To Start Saving!

As fall approaches and the school year has begun, it's a great time to start saving! For our youth, it's a tremendous way for them to develop a habit of saving early in life. Learning to save to reach a long term goal is a crucial life skill for all of us, but especially for our youngest members to develop.

That's why, at Limestone Federal Credit Union we encourage children to save and learn financial responsibility. We do this by offering two types of youth savings accounts:

Our Early Bird Savers Club Designed for children ages 12 and under



Future Funds Club Designed for youth 13 to 18



Upon account opening, each participant will receive a punch card with twenty punch spots. The Early Bird Savers will receive a punch for each \$5.00 minimum deposit and the Future Funds participant will receive a punch for every deposit of \$10.00 minimum to their share account. Once punch cards are completely filled and the participant meets the minimum balance requirement, cards can be turned in to the credit union for prizes depending on which youth savings account they are participating in.

All youth savings club participants will receive a birthday postcard they can bring to the credit union during their birthday month to receive a \$5.00 Subway gift card.

If you're interested in opening a youth account for your child, you will need to provide us with their social security number or student ID if available. For more information regarding our youth accounts you can either contact the credit union at 906-341-3118, or stop in our office and enjoy a hot cup of cappuccino or hot chocolate to learn more!



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.

Donations Are Needed for Manistique Area Schools

Donate school supplies, toiletries, shampoo, soap, deodorant, Kleenex, tooth paste, brushes, or a monetary donation and help us
Fill That Bus!
Bus will be parked at LFCU
Wednesday, 10/17 &
Thursday, 10/18

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

Limestone Federal Credit Union
131 River Street
Manistique, MI 49854
(906) 341-5866