

# Limestone Federal Credit Union

May 2009

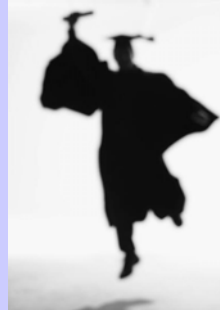
We will be closed in  
observance of

**MEMORIAL DAY**  
★ Monday, May 25, 2009 ★

We wish everyone a  
safe and happy  
Memorial Weekend

## Payroll Deduction Helps You Pay Yourself First

When times are tough, it may seem like it's impossible to save. That's why you'll want to use a tried-but-true trick: Pay yourself first. Use payroll deduction to tuck away money from every paycheck. Because you never see the money, you won't miss it. When you get a raise or a bonus, have those funds go directly to savings, too. After all, you have been getting along without it, and this way, you won't be tempted to spend the money on something you don't really need. Some people set up special savings accounts earmarked for specific goals, such as a down payment on a car, college for the kids, or a once-in-a-lifetime vacation. Using payroll deduction helps them reach their goals with less pain and in less time. To help make your dreams come true, sign up for payroll deduction today.



**Congratulations  
Graduates  
For a job well done!**  
  
**Good luck with your  
future**

## Limestone's Newest

Member's Choice Checking  
Member's Choice Checking

Receive use of Online-Bill Pay for free,  
reduced rates on new loans  
and increased rates on  
new/re-newed CDs

To qualify members must have all of the  
following active services:

Checking Account    ATM or Debit Card  
Limestone VISA        E-statements  
Internet Teller/Online Banking  
Direct Deposit (if available from employer)

*Call or stop in for more information*

**THANKS**  
FOR USING YOUR CREDIT UNION  
**THANKS**

Your Savings At The  
Credit Union Are Federally  
Insured To At Least  
**\$250,000**



**MOTHER'S DAY**  
Sunday, May 10, 2009

Ask About  
**e-Statements**  
AT YOUR CREDIT UNION

**Speedy Line**  
Local 906-341-3114  
Or Toll Free  
1-888-341-3114

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

 **CREDIT UNION**  
**Hours/Phone**

**LOBBY:**  
MON-THURS 8:30-5:00  
FRIDAY 8:30-5:00  
SAT. 9:00-NOON

**DRIVE THRU:**  
MON-THURS 8:30-5:00  
FRIDAY 8:30-5:30  
SAT. 9:00-NOON  
SUN. 10:30-1:30

**ADDRESS**  
131 RIVER STREET  
MANISTIQUE, MI 49854  
906-341-5866  
1-888-896-5866  
FAX 906-341-6070  
www.limestonefederal.com

**Rates of Dividends.....**  
**Effective April 1, 2009**  
*LFCU is no longer paying dividends on share draft checking accounts*

Deposits:	APR	APY
Shares	1.00%	1.00%
Share Draft	.00%	.00%
IRAs	3.95%	4.00%
6 mo CD	2.15%	2.15%
12 mo CD	2.53%	2.55%
24 mo CD	2.78%	2.80%
30 mo CD	3.21%	3.24%
12 mo Jumbo (\$50,000 min)	2.97%	3.00%

*Rates are subject to change at any time without notice. Call for current rates & terms.*



**And the Winner is...**  
**Congratulations to Grant**  
**winner of the 42" TV**

We had over 370 members sign up to receive monthly e-statements that were entered in the drawing. That's saving over 1100+ pieces of paper/envelopes every month

**GO GREEN!**

**the LAST Word**

\* Families are like fudge . . .  
mostly sweet with a few nuts.

**Fee Changes**  
**Effective May 1, 2009**

Reprint Paper Statement	\$2.00
Account Overdraft	\$12.00
Account Reconciliations	\$5.00/mo
Money Orders	\$1.00
Cashier Checks	\$1.50
Online-Bill Pay	\$5.95/mo
Loan Extension	\$25.00
Account Research	\$20.00

*(in excess of 30 minutes)*

**LFCU**  
**Rewards U**

**GREAT REWARDS & LOTS OF OPTIONS!**

LFCU Rewards U...the quick, easy way to earn rewards just by using your Limestone Credit Union Debit Master Card® signature based debit card transactions. There is nothing you need to do to add LFCU Rewards U to your card – it's automatic! Points have begun accumulating. Official kick-off will be in early May. At that time you will be able to register online to receive a bonus of 250 points. Select items from a catalog or go to the website at [www.limestonefederal.com](http://www.limestonefederal.com) and check out the online catalog. This will all be available in early May.

Choose from numerous options in the following categories:

- Merchandise – hundreds of items on the website
- Travel – explore our many options to apply your points to pay for all or part of your trip
- Gift cards – wide selection of stores, restaurants, hotels, and gas stations
- Downloadable music and ring tones – over one million songs
- Charitable donations – donate your points to the Children's Miracle Network
- Cash Back - redeem your points for cash