

We've been there since the beginning for some of life's biggest events...

- Opening your first savings account.
- Helping you buy your first car.
- And now, your first college loan.

Limestone Federal Credit Union, looking forward to experiencing more of life's big events. We're family!

Limestone Federal Credit Union (LFCU) offers an excellent funding solution to students and their families with our private student loan program. With college enrollment at an all time high, paired with the escalating cost of tuition, LFCU provides families with a complimentary product to assist them with funding higher education. The loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn good credit habits and build their credit scores while they are still in school. Our private student loans take over when federal funding is exhausted.

Limestone takes pride in our community involvement, especially in the financial education of our youth. We're there every step of the way on their educational journey, from kindergarten to college! It's a privilege we don't take lightly.

Interested in learning more about our private student loans? Mary Ann Pawley is our resident student loan expert. You can contact Mary Ann at (906) 341-0429, or log on to: <http://limestonefederal.lendkey.com>.

College is a **BIG** investment.

But don't worry, we're here to help you right through graduation.



Roads?

Where we're going,
we don't need roads.

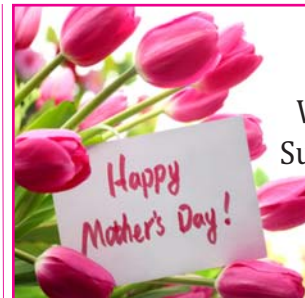
Just kidding. You'll probably need roads. But we can help you navigate the car-buying process, ensuring you get the best deal—and the best loan.

LFCU LOAN DEPARTMENT
341-3118 EXT. 100



CLOSED

We will be closed on Sunday **May 8th** for all moms to enjoy Mother's Day!



CLOSED

Sunday **May 29th** and Monday **May 30th**
In observance of Memorial Day



Boost your CREDIT SCORE

Every time you apply for a credit card, mortgage, car loan, or insurance, your application is judged in part by your credit score. Lenders use your credit score to determine whether to grant credit, and at what cost. The higher the score, the more likely you are perceived to repay the credit. Consumers with scores in the 600s and lower usually are seen as higher risk and may pay a higher interest rate or are denied credit.

Fortunately, you can take steps to boost your credit score. These tips can maximize your score and influence your credit-worthiness.

1. Be punctual. Late or missed payments, foreclosures, and bankruptcies have the greatest negative effect on your credit score.
2. Check your credit report regularly. Don't let inaccurate information ruin your credit score. Consumers are entitled to one free credit report per year from each of the three major credit bureaus (Equifax, Experian, TransUnion), which you can get online at annualcreditreport.com. Even though the credit report is free, getting your credit score will cost extra. You can obtain your credit score at myFICO.com, or from the individual bureau's websites, experian.com, equifax.com and transunion.com.

3. Keep debt in check. Try to keep your account balances below 25% of your credit limit. For instance, if your credit card has a limit of \$2,000, keep the balance less than \$500.

4. When shopping for a loan, submit your applications within a limited time. If done in a short period of time, say 2-3 weeks, multiple inquiries on a credit report will count as one inquiry to a potential lender looking at your report. Excess inquiries strung out over a longer period, however, could negatively affect your credit.

5. Keep accounts open. Time is another significant factor that can improve your credit score. Closing old accounts—especially ones with a good payment history—shortens your credit history and lowers your score. Lenders take into account the average age of your accounts, so an older account can help balance newer credit.

6. Keep a healthy mix of credit. This includes things like a mortgage, a credit card or two, a car loan, and perhaps a retail card. Limestone Federal Credit Union can help you acquire the mix you need.



LFCU - THE FRONT LINE...

The Frontline is the central information center of Limestone Federal Credit Union. Experts in our line of products, our Frontline Tellers are first to greet you when you arrive with a warm and friendly 'Hello' followed up by 'How may I help you', or 'what can I do for you today?'



Our Frontline strives to make each and every member's Limestone Federal Credit Union experience exceptional. Whether it be expert product knowledge, outstanding communication skills, or simply helping a member balance their check book, our Frontline does not disappoint. Our members are their first priority.



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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

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

Rates of Dividends...

	APR [†]	APY [†]
Shares	.10%	.10%
IRA'S	1.50%	1.50%
6 month CD	.25%	.25%
12 month CD	.65%	.65%
18 month CD	.85%	.85%
24 month CD	.90%	.90%
30 month CD	.95%	.95%

JUMBO CERTIFICATE RATES

12 month \$50,000 Min.	.90%	0.90%
12 month \$100,00 Min.	1.00%	1.00%
18 month \$50,000 Min.	1.20%	1.20%
18 month \$100,00 Min.	1.30%	1.30%

[†]APR - Annual Percentage Rate APY-Annual Percentual Yield

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

