



Limestone Federal CU SCHOLARSHIP

Limestone Federal Credit Union will be awarding a \$1,000 scholarship to a graduating member or any member who will be continuing their education at a college or technical/vocational school. Field of study must be in either:
Business, Accounting, or Education

A written essay is required. Applications, complete with a list of criteria and details, are available at:

MHS and Big Bay de Noc Guidance Offices

*Scholarships will be awarded at \$500 per semester. A GPA of 2.5 or higher for the first semester is required for payment of the 2nd. semester.

Deadline is April 4, 2016.

Return your application to Limestone Federal Credit Union. See application for further details.

Tax Refunds

... Fast and Secure

Receiving a tax refund is exciting indeed! This year when you file your 2015 taxes, be sure to request your tax refunds be automatically deposited into your checking account at LFCU. You will receive your refund quicker, and it will be safe and secure when you have it directly deposited into your account. You no longer have to sit at home and wait for the check to arrive in the mail. Contact us today for more information on our Direct Deposit services at 341-5866.



LFCU has teamed up with TurboTax to get you your maximum refund, and a chance to win \$25,000. Just try TurboTax Online for FREE (and provide your email address) by February 18th to be entered in the TurboTax \$25,000 Payday Sweepstakes.

\$25K Grand Prize, or one of ten \$1,000 First Prizes!

To Get Started:
Visit our website today for more information!

www.limestonefederal.com

Join Us For Our 61st Annual Meeting

Friday, March 18, 2016

Business Meeting ~ 5:30 pm

**Limestone Federal Credit Union's
Grand Lobby**

**Cocktail Reception
& Light hors d'oeuvres to follow**

6:00 pm - 8:00 pm

MEMBERS ONLY!



*Prizes.
Give-a-ways.
No tickets required.
No fees required.
Cash Bar.*

LFCU has partnered once again with Manistique Area Schools to create a touch of real life financial reality for our Junior students this year. The Reality Fair is an experimental learning event that allows students to simulate living on their own for a month in the real world. Teens will actively discover for themselves the choices that will affect their financial future as they make decisions on expenditures while balancing their budgets and saving for their future. This year's Reality Fair will take place at Manistique High School on February 25th. Big Bay, Engadine, and Rapid River High Schools have also been invited to participate..

**Financial
REALITY
Fair 2016**

Need Some Extra Cash? Opt For A Signature Loan! Still dreaming of taking that warm-weather getaway or tackling those long-awaited home improvements? Maybe you need a little extra cash to make your dreams a reality. **A Limestone Federal Signature Loan** could be the solution.

This low-rate, convenient financing option gives members financial freedom and flexibility by allowing them to use the money for any purpose. A Signature Loan offers a combination of:

- Great rates.
- Flexible loan amounts.
- Affordable terms.
- No collateral requirements.
- No fees or penalties.

These unsecured loans are an economical, practical option and are easily available to members without the need for collateral. Personal Signature Loans most often have a fixed rate and are a good option for those who do not own a home or would rather not borrow against their assets. It can also help you pay off other high-interest debt, finance large purchases, or pay for a family member's education expenses.

If you find yourself in need of that little extra financial boost, or a tide-me-over fund, try our Signature Loan at Limestone Federal.

Apply today by visiting our website, or calling one of our loan officers at **(906) 341-3118 ext. 100**. Better yet, stop in and visit us, we would love to see you!



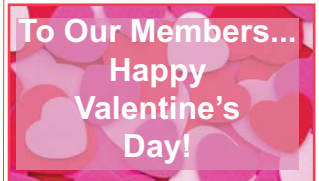
Hello e-Statements! Goodbye Clutter!

If "getting organized" is one of your 2016 resolutions, here's a terrific way to get started: Sign up for e-Statements from LFCU. With e-Statements, you can access account information anytime you're online. No more shuffling through shoe boxes or file folders to find the financial information you're looking for. Simply sign up for e-Statements via our internet teller website at: www.limestonefederal.com or contact us and we'll be happy to guide you through the process. You can review it online where you'll also find previous months' statements. It's as simple as that and it's safer too! *continued...*

Rates of Dividends...	APR [†]	APY [†]
Shares	.10%	.10%
IRA'S	1.50%	1.50%
6 month CD	.50%	.50%
12 month CD	.65%	.65%
24 month CD	.90%	.90%
30 month CD	.95%	.95%
JUMBO CERTIFICATE RATES		
12 month \$50,000 Min.	1.00%	1.00%
12 month \$100,00 Min.	1.10%	1.10%
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.

No chance someone riffling through your mailbox will steal your personal information. Look for more information on our website or give us a call. Say "hello" to e-Statements and "goodbye" to clutter.



There are three positions open for the Board of Directors.

Incumbents running for the Board of Directors are:
 Ron Provo, Julie Roscioli, and Ken Fagan

LFCU Board of Directors Duties Include:
 Members of the Board of Directors are responsible for the direction and control of the credit union. They meet once a month at 4:00 pm. Sometimes it is necessary to have special meetings. If you are interested in volunteering your time for any of the above positions, please call 341-5866 or stop in and speak to Jennifer Watson, CEO.

S P E E D Y L I N E . . .

3 4 1 - 3 1 1 4

or Toll-Free - 888-341-3114

Transfer Funds
Make Loan Payments
Obtain Account Balances
Obtain Checking Transactions



Limestone Federal Credit Union
 131 River Street
 Manistiquet, MI 49854

(906) 341-5866
 (906) 341-3118
 (906) 341-6070 (fax)

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