

# Limestone Federal CU

## Newsletter

July 2016



Danielle Neadow and little Tatum Neadow along with Alycia Kaiser and Jessica Beckman work the LFCU Booth at Folk Fest 2016

### Limestone Federal Credit Union at Folk Fest

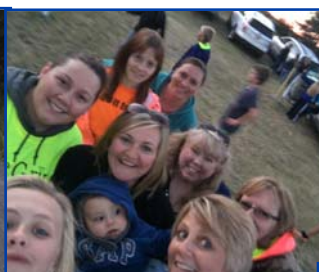
It was a wonderful day in downtown Manistique, on July 9th for our annual Folk Fest Celebration. For the second year in a row, LFCU enjoyed meeting our members both old and new. LFCU was giving away our We do it Faster - Go Mobile! T-shirts for members who downloaded our app onto their smartphones. Chocolates and anniversary post-its were fun little give-a-ways.

Joining our staff this year were MHS students selling LFCU's cookbook, The Limestone Ladle. Proceeds from the sale of this book go towards our youth financial education program, and the student run coffee shop initiative.

Cookbooks are available for purchase for \$15.00 each from LFCU and Suzy's Shadowbox.

### LFCU TRAVELLED BACK TO THE FUTURE AT LOCAL DRIVE-IN MOVIE EVENT!

It was a night of nostalgia for some and a new experience for the younger set on July 15, 2016, when Limestone Federal Credit Union sponsored a drive-in movie event hosted by the Schoolcraft Economic Development Corporation. Packed to capacity, 343 cars and an estimated 1,200 people attended this event. Movie goers were excited and some quite sentimental as they shared memories of attending with their parents and families when they were very young. The event was a tremendous success. Many thanks to all of our volunteers - those that worked the night of the event and those who worked for weeks beforehand prepping the drive-in grounds. Thank you to the LFCU staff, the Schoolcraft EDC, Don Erickson, and Eric Sherbinow for the many long hours spent on this excellent community event. Last, but certainly not least, to our community for coming out and showing your support and appreciation, our heartfelt thanks!



A graphic for Labor Day featuring a red, white, and blue bunting border. The text reads: 'IT'S LABOR DAY and we will be CLOSED September 3rd, 4th, &amp; 5th in observance of this special holiday! WORKERS AHEAD'. There is also an illustration of a yellow hard hat and a shovel.



**Have you visited our Facebook page?** If not, you're missing out on some great information, updates, pictures, events, and contests. Be among the first to know! So, if you haven't already done so, visit our Facebook page and "like" us and invite your friends to "like" us too. Thanks!



## HOME EQUITY LOANS GIVE YOU ROOM FOR IMPROVEMENT

It's a tough choice for a homeowner: Move into a new house, or improve the one you have. It seems so easy to call a realtor and arrange a showing. But your current home has something no new home can offer--equity.

Home equity is on the rise, providing homeowners a ready financing source to turn home sweet home into home sweet dream home. On average, homeowners spend 18 months planning home improvements. It's time well spent; some renovations pay off better than others. Bathroom and kitchen renovations provide the greatest return, between 72% and 82%. Home office remodels hold the low end at 48%.

Call our Mortgage specialist, Mary Ann Pawley to help you calculate your equity and discuss your home equity loan options today at **341-3118 ext. 100**

## LFCU Employee Spotlight... ...Alycia Kaiser

Joining LFCU in December of 2014, Alycia Kaiser quickly became known to our members with her outgoing personality and willingness to help our members and fellow colleagues.



Originally from Marquette, Manistique became "home" when she married area resident, Steve Kaiser. Together they have one daughter. They also have one dog, Duke, and three cats, Zoey, Oliver, and Daisy.

Alycia is active in the women's Volleyball league. Some of her favorite things are visiting family and friends in Marquette, going to the beach, bowling, and game nights.

Goal oriented, Alycia recently applied for and was awarded the position of Student Education Coordinator. Additionally, Alycia will soon be studying for her Certified Financial Counselor designation and says "It's my goal to help members achieve their financials goals and receiving my certification will help me assist them. It's a good thing."



### Rates of Dividends...

	APR <sup>†</sup>	APY <sup>†</sup>
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%

<sup>†</sup>APR - Annual Percentage Rate APY-Annual Percentual Yield

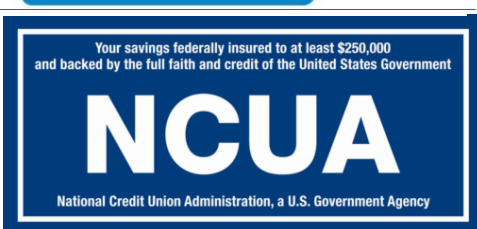
**Note:** Rates are subject to change without notice. Call for current rates and terms.



**If you have a mortgage with Limestone Federal Credit Union, please bring in your paid property tax receipt so we can have a copy for your file.**



LoveMyCreditUnion.org



Limestone Federal CU

131 River Street • Manistique, MI 49854 • (906) 341-5866