Limestone Federal Credit Union



May 2017

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A Limestone Federal Credit Union Member Newsletter

SCHOOLCRAFT COUNTY COMMUNITY FOUNDATION Grants award to The Grind Coffee House

The Schoolcraft County Community Foundation (SCCF) recently announced a \$1,400 grant to be awarded to The Grind Coffee House, a student-run initiative created in early 2015. The initiative first began when Manistique High School (MHS) and Limestone Federal Credit Union (LFCU) joined forces to create an entrepreneurial opportunity for students to build a business from start to finish, initially funded with a \$20,000 grant from the Michigan Credit Union Foundation.

Much has been accomplished as the 2017 opening grows near. Students who have participated have enjoyed meetings with numerous professionals in and around the community offering their expertise and guidance on everything from health and safety compliance regulations, equipment, utilities, and hours of operation. "These meetings have been invaluable," said Alycia Kaiser, Student Education Coordinator at LFCU. "The students have learned a tremendous amount of what it takes to run an ac-

MICHIGAN CREDIT UNION FOUNDATION							
D & D HOME CENTER		UP NORTH ROAST					
LIMESTONE FEDERAL CREDIT UNION							
MEIER SIGNS		JEFF'S GL/	۹SS	PIONEER TRIBUNE			
5 J'S MASONRY & CONCRETE							
STEVE JOHNSON		DR. JOHN & HILARY GALEY					
MANISTIQUE AREA SCHOOLS							
BUILDING TRADES COMPUTER AIDED DESIGN PRACTICAL MATH				PRACTICAL MATH			
HOHOLIK ENTERPRISE							
SMITH HAUGHEY RICE & ROEGG			E	ATTORNEYS AT LAW			
SCHOOLCRAFT COUNTY ECONOMIC DEVELOPMENT CORPORATION							
BOWMAN GAS CO.	FAMILY PRIDE		MANISTIQUE AREA KIWANIS				
SCHONE'S CHIROPRACTIC, P.C.			KOPECKY WELL DRILLING				
SCHOOLCRAFT MEMORIAL HOSPITAL							
THOMPSON VETERINARY CLINIC		MAIN STREET	PIZZA FARM BUREAU INSURANC				
SCHOOLCRAFT COMMUNITY FOUNDATION							
GRAYMONT WESTERN LIME			CARMEUSE LIME & STONE				

tual business," said Kaiser, who is the central coordinator of this student initiative.

The monies donated by the SCCF have been designated for new equipment. "Vendors for the project have been outstanding. Products, building materials, equipment, labor, and drastically reduced rates have all been received. Even a few vendors outside of our community have been excellent to work with," said Kaiser. Students in the Trades classes have an extraordinary chance to work alongside professionals in general construction, drywallers, plumbers, electricians, heating, ventilation, air conditioning specialists, floor layers, and the list continues. "It's an opportunity not often given, and one that's been enjoyed by both the students and the professionals," said Jennifer Watson, CEO of LFCU.

Listed below are businesses both small and large, along with private individuals who have contributed to this endeavor:

PROTECT YOURSELF WHILE ON VACATION

Credit Card Safety - How you should protect your money!

Limestone Federal Credit Union strongly urges all members to call their credit and debit card issuers ahead of time to let them know you'll be out of town, especially if it's an international trip. This way, you won't be blocked from using your cards when you need them most. Card issuers may block cards for your protection when unusual activity appears in your account.

Limestone Federal Credit Union Visa holders simply need to



flip their cards over to find the 1-800 number needed to issue their alert. Debit card holders can make arrangements with LFCU before they leave on vacation, or they can call 341-3118 and press option 2.



🛡 to shop

LFCU Grants Charles Burley Memorial Scholarship Award

LFCU Awarded the Charles Burley Memorial Scholarship to Manistique High School student Stephanie LaFoille. The \$1,000 scholarship was awarded at an Honors night ceremony at MHS.



Stephanie plans to attend Bay College in

Escanaba taking Business Administration. Her goal is to transfer to either Michigan Tech or the University of Michigan to continue with her studies.

America's Credit Unions Saved Members 10.2 Billion 2016^{*}





saved per

*CUNA Economics & statistics. Dec. 2016

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 CERTIFICAT	'E RATES			
12 month \$50,000	Min.	.80%	.80%	
12 month \$100,000	Min.	.90%	.90%	
18 month \$50,000	Min.	1.00%	1.00%	
18 month \$100,000	Min.	1.10%	1.10%	
24 month \$50,000	Min.	1.20%	1.20%	
24 month \$100,000	Min.	1.30%	1.30%	

†APR - Annual Percentage Rate APY - Annual Percentage Yield NOTE: Rates are subject to change without notice. Call for current rates and terms. Effective December 1, 2016

LFCU SUMMER STUDENTS



LFCU summer students have taken their place on our frontline to serve our membership.

First year college student Sydney Chartier (pictured right) completed her freshman year at Grand Valley State University. Also attending GVSU and completing his sophomore year is Zach Powers (pictured center). Zach and Sydney will return to college in the fall to continue their studies.

Recent MHS graduate Stephanie LaFoille will begin her freshman year at Bay College in the fall to study Business Administration.

Hey Dads! You Could Win A \$100 Visa Gift Card.

Beginning June 1st, all you have to do is stop in at LFCU and receive a ballot to fill out. The winning ticket will be pulled on Thursday, June 15th. The lucky dad will receive a \$100 Visa Gift card just in time for Father's Day!

Upcoming Community Events

Mark your calendars with these upcoming special events taking place in Manistique.

June 14
June 24
July 1
July 7-8

In honor of Father's Day on Sunday, June 18, 2017 LFCU will be **CLOSED.**



