

Limestone Federal CU

Season's Greetings

Newsletter
November 2016



On Saturday November 26, 2016, Limestone FCU participated in Small Business Saturday by hosting area merchants who do not have store fronts. Pop-Up-Shops, an idea first presented by our local Economic Development Corporation, allow small merchants and crafters to set up retail space for a day. On small business Saturday, Limestone FCU hosted several different types of retailers offering a variety of merchandise such as Fused Glass, crafts, KBKreations, Mary Kay, Scentsy, fleece blankets, pet outfits, and more.



The Visa Gift Card...

The Perfect Fit. Everytime!

It can be used anywhere Visa is accepted. The pre-paid Visa gift card can be purchased in amounts from \$10.00 - \$500.00. Now available at LFCU, you must be a member to purchase, but anyone can use it!

OPEN SKATE FAMILY PASS

Little Bear West Arena

Compliments of...

Limestone Federal CU

Winter Season 2016-2017



Manistique, MI • limestonefederal.com



NOW AVAILABLE AT
Limestone Federal CU

Limestone Federal Credit Union is once again providing passes to existing, eligible members for ten (10) FREE admissions to open skating at Little Bear West Arena. Visit one of our Tellers to get yours!

Some restrictions apply.



You may skip a payment on any or all loans in good standing for the month of December or January - the choice is yours!

Here's how it works...

- Processing fee of \$40 applies to each loan skipped, due at time of request.
- The interest on your loan will continue to accrue throughout the month that you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Holiday Skip Payment Forms are available on our website at www.limestonefederal.com or check us out on Facebook to retrieve the form.

Note: Limestone Federal Credit Union accounts must be in good standing. All real estate, student, land, onetime payment notes, and delinquent loans are excluded. Your request must be received prior to the due date of the payment you wish to skip along with your \$40 processing fee.



Holiday Hours

December 24th, 25th, and 26th

Closed All Day

December 31st

Closed All Day

January 1st, and 2nd

Closed All Day



THE NEW MHS CAREERS IN EDUCATION

The new MHS Careers in Education class is working to establish a clothes closet to meet the needs of local foster care children that can be accessed by DHS at any time. The closet will be filled using donations from our community. Limestone Federal Credit Union, is proud to help in this effort in our continued support of our community.

Please think about giving back to those children that are in need. As new clothes replace what your children have outgrown, please consider making a donation to the closet. Kick-off for donations is December 1st and collection will continue throughout the month of December. Please drop your donations off in the LFCU lobby beginning December 1st.

Items Needed Include:

- New or Gently Used Clean Clothes and Shoes (Birth to Teen)
- Diapers (all sizes)
- Formula
- Toiletries (Toothbrush, Toothpaste)
- Gift Cards or Monetary Donations

How do YOU say Merry Christmas?

We're so lucky to be in the United States. Almost all of us came to be here because our parents, grandparents, or some other distant relative embarked over the Atlantic Ocean from the old country to begin a new life. Some of us, to this day, continue with certain traditions that are unique to the culture in which we were born into. So how do you say Season's Greetings or Merry Christmas?

Maybe you'll see your expression written below:

Danish - Glædelig Jul	Finnish - Iloista Joulua
French - Joyeux Noël	Norwegian - God Jul
German - Froehliche Weihnachten	Spanish - Feliz Navidad
Greek - Kala Hristouyenna	Lithuanian - Linksmu Kaledu
Russian - Srozhdestovm Kristovym	
Italian - Buon Natale or Buone Feste Natalizie	

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.	.80%	0.80%
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 Percentual Yield

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

Effective December 1, 2016

limestonefederal.com

visit our website!

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

LFCU Employee Spotlight On...

... Mary Ann Pawley



After having worked for many years as a legal secretary at a local law firm, moving on to preparing commercial loans for a local financial institution, and finally handling real estate closings at a local real estate office, Mary Ann Pawley joined Limestone Federal Credit Union in 2011. Mary Ann arrived at LFCU bringing with her a wealth of knowledge in finance, real estate, and law which has served her and LFCU well as a Mortgage and Loan Officer for the past five years.

Mary Ann and her husband Ron have been married for 29 years and together they share one son, Christopher. Married, he and his wife welcomed their first child, a baby girl, in the spring of this year making Mary Ann one very proud first time grandma.

In their spare time, Mary Ann and her husband Ron enjoy relaxing on the Golf Course and traveling.

CREDIT CARD ALERTS!

Take advantage of setting your own customized Credit Card Alerts for your LFCU Visa Card.

Simply go to limestonefederal.com and click on Check Your Visa Balance. This will take you to your EZ Card sign-on. Once signed-in, you can use the standard alerts or customize your own to include:

- Payment due alert.
 - Credit limit reached or exceeded.
 - Available balance below *\$.
 - Balance within *\$ of credit limit.
 - Balance exceeds credit limit ...and so much more!
- Check it out, it's a great way to keep track especially during the holiday season!

*\$ Certain dollar amount