



December NEWSLETTER

What's inside...

OUR WEBSITE GOT A FACELIFT!

Check out our refreshed website for more information, easy navigation, and an overall improved experience!
www.limestonefederal.com

ADDING VALUE TO YOUR MEMBERSHIP

One of our newer projects includes a Shred Bin located in the lobby that helps protect you against identity theft.

CELEBRATING 65 YEARS

Limestone Federal Credit Union celebrates 65 years in business in 2020! We invite you to attend this year's Annual Meeting on February, 28th, 2020.

THE YEAR 2019 IN REVIEW

This year was a BIG year for Limestone Federal Credit Union! We continually seek ways to act in accordance with the seven cooperative principles, specifically "Concern for Community". Through youth programs, education, and community involvement we believe we have found a unique way to engage our membership as a whole while providing you with advanced technology, great rates, and unbeatable service.

We jumped feet first into the digital era, refreshed the LFCU brand, gained new talent across many departments, and - most importantly - actively served our members and the communities they live in. We think you'll be happy to see all the ways LFCU has given back to our community as we grow stronger each year. We couldn't be prouder to be part of this energetic and driven organization where we empower members like you to achieve financial independence.

Continued on p. 02

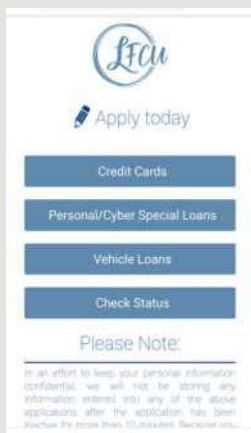


NEW ONLINE LENDING PORTAL

If you can scroll through your Facebook news feed, you can click through our new, online loan application process! In November, we rolled out online lending with the launch of our new website. Members now have the ability to apply for loans quickly and remotely from any digital device, at any time. With our new technology, applications may be approved instantly if all required criteria is met.

“ With our new online loan application, members don't have to take time out of their busy schedules to come fill out a paper application. With a few clicks of a button you can apply, be approved, and receive funds in your account all within 48 hours!

- Jennifer Benedetto, Information Systems Coordinator





Year in Review Continued

At a cooperative like Limestone Federal Credit Union, you're more than a member, you're part owner. Active participation powers the credit union so join in on our success in the past year!

➤ After many months of planning, researching, writing, and designing the new LFCU website was launched. Our site was built around a responsive design, meaning a webdesign for multiple devices offering a great experience for all those who visit our site.

"The creation and development of the new www.limestonefederal.com was a collaborative effort from the designers at BloomCU, our web-committee, and every department within LFCU. I'm proud of our team for all of their hard work and determination in producing an excellent, responsive, and productive website for our members," said Jennifer Watson, CEO.

➤ Along with a new website, a new logo was created in March of 2019!

➤ As we work to explore ways to add member value to our cooperative, we consistently seek partnerships through programs encouraging resource sharing. Some of our newer projects include a Shred Bin located in the lobby. This is a relatively low cost to the CU, but provides an invaluable service to the membership and helps protect against identity theft.

➤ We also accept wax and recycled cardboard rolls, volunteers take these items to Marquette on a monthly basis and donate to Lake State Industries, who uses them to make fire starters, providing opportunities for people with disabilities. Our next venture is a service that is much needed in our county, Plastic Recycling.

➤ Other Notable Events that occurred in 2019 include:

- Helmet Drive with Great Start and Growing Families HVP.
- Shred Days with Country Mile Document Deconstruction.
- Celebrated National Credit Union Week and Lunch Local.
- Two Staff members attended The City of Manistique Tourist Guide Certification.
- 1st Annual Basket for Bucks.
- Financial Reality Fair for high school juniors and seniors.
- Celebrated 2019 Annual Meeting offsite with over 200 members!
- Began our new Girl Code events (more details on page 3!).
- Donated 2,000 pounds of food to the TV6 Canathon.



If everyone is moving forward together, then success takes care of itself.

- Henry Ford



ALYSSA SWANSON
Promoted to Chief Operations Officer and received the Certified Credit Union Executive designation.



MINDY MYTKO
Promoted to Member Service Representative - Deposit Operations.



JESSICA HAYES
Received her NMLS and promoted to Mortgage Loan Originator.



SUSAN HINKSON
Received her Credit Union Compliance Expert Designation.



HAILEY HOHOLIK
Promoted to Head Teller, supervising frontline operations.

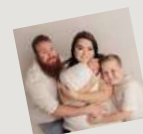


JENNIFER WATSON
Received the "Lead by Example" Award from staff at the 2019 Annual Meeting.



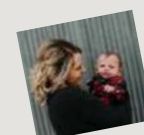
Say hello to Valerie Mitoke's new baby boy who was born in February!

Congrats to Alison Cook and her new baby boy who was born in May!



Another bundle of joy was welcomed by Mallary Dillon and family in June!

Congratulations to Lis and Jake Lakosky on their wedding in July!



We welcomed Ariel Cousineu's little one into the world in August!

MEET OUR NEW TEAM MEMBERS ON PAGE 4!

THE GRIND COFFEE HOUSE

Read more on our Blog!
www.limestonefederal.com/about/blog

The Grind Coffee House has kicked off its second school year as a fully functioning business! From September to June, the coffee shop operates exclusively with students between 8am and 3pm, with up to two students per hour. During their class hour, they are learning a variety of things. First and foremost, the students must learn to make drinks, wait on customers, and use the Square POS system. Once they get familiar with these tasks, they shift focus to the back-of-house operations.

We continually seek out local or Michigan-based vendors to form partnerships and sell their items inside our shop. We are participating in marketing challenges for upcoming events in the community and learning the importance of engaging and eye-catching social media posts. We are also learning the difference between cost, retail, and profit margins. We will be reaching out to local business owners who would like to spend some time with us and offer their expertise in these areas.



As 2019 comes to a close, we have informed educators in the Manistique area that we are accepting applications for the 2019-20 Grind Coffee House Education Awards. Last school year, the coffee shop awarded seven local educators with the funding needed for various school projects and resources, which totaled \$2,000.

Coffee Chat

GETTING CREATIVE

Students are learning to wood-burn names on our Sponsor Wall. All it takes is a minimum donation of \$100 to be showcased by our new crafters!

CURRENT STUDENTS

Follow The Grind Coffee House on Facebook & Instagram! Their most recent posts include 1-2 minute Meet the Students Videos.

DIGITAL MARKETING

Students are getting real-world experience creating and executing marketing challenges. Their most recent task was to create a social media post about their Christmas Parade Specials.



GIRL CODE: TEACHING YOUTH ABOUT TECHNOLOGY

Girl Code is a program focused on teaching girls about the different opportunities in Science, Technology, Engineering, and Mathematics in a fun, hands-on learning environment. Computer Science, for example, utilizes STEM classes and is one of the most advantageous technology degrees out there, offering multiple career options.



Led by Ally Stoll, our Technology Analyst, added, "Coding teaches you so much more than just a computer language, if you're creative all the better because then you could choose a graphic design minor and start building websites 100% from scratch."

Attendees learn a variety of skills such as problem solving, critical thinking, collaboration, and much more!

MEET OUR NEWEST TEAM MEMBERS!



ROCHELL BLIXT

Member Service Representative



JARED BODI

Loan Officer



MALLARY DILLON

Member Service Representative



BRETT LALONDE

Member Service Representative



BRITTANY MACHETA

Member Service Representative



ALLY STOLL

Technology Analyst

And our 2019 Summer Interns...



Matthew Block, Allie Nagy, Brett Lalonde, Sydney Chartier, Isaac Anderson & Joslyn Muth (not pictured)

RATE REVIEW

CURRENT RATE A.P.Y

Regular Shares	0.10%
IRA's	1.50%
6 Month Certificate	0.25%
12 Month Certificate	1.00%
15 Month Certificate	1.75%
18 Month Certificate	1.00%
24 Month Certificate	1.25%
30 Month Certificate	1.25%
12 Month Jumbo Cert (>50K)	1.10%
12 Month Jumbo Cert (>100K)	1.20%
18 Month Jumbo Cert (> 50K)	1.30%
18 Month Jumbo Cert (>100K)	1.40%
24 Month Jumbo Cert (>50K)	1.60%
24 Month Jumbo Cert (>100K)	1.75%

APY - Annual Percentage Yield NOTE: Rates are subject to change without notice. Call for current rates and terms.

More on the Blog...



FROM THE CEO'S DESK

30 vs 12: Save Thousands on your Mortgage



FINANCIAL TIPS & TRICKS

10 Reasons You Should Be Using the LFCU Mobile App



TECH TIPS & SECURITY

Ways to Protect Yourself from Cybercrimes

To read more visit

WWW.LIMESTONEFEDERAL.COM/ABOUT/BLOG

SAVE THE DATE

2020 Annual Meeting

FRIDAY, FEBRUARY 28TH

LFCU TO HOST CREDIT UNION D.E. PROGRAM

Coming to Manistique in April of 2020, Limestone Federal Credit Union is hosting 50-75 credit union professionals from across the United States to attend The Credit Union Development Education (DE) Program which is part of the National Credit Union Foundation.

It is a transformative training that promotes the education and application of credit union business principles and philosophy. We're excited to take part in the program and bring our credit union comrades to the Upper Peninsula!

2019 Board of Directors

Chairperson: Ron Provo

Vice-Chairperson: Julie Roscioli

Treasurer: Amy Braun

Board Member: Jim Blanchard

Secretary : Judie Zerilli