



We treat our *members* like family

## Sneak peek the new Visa Debit Card

We are excited to announce that we are switching to Visa Debit Cards - coming after November 1, 2023.\*



- ✓ **Functionality**  
The Visa Debit Card features new functionality like Tap2Pay and Digital Wallet capabilities available on Apple, Google, and Samsung mobile devices (digital wallets available soon).
- ✓ **Rewards**  
Visa offers a wide variety of rewards for card holders.
- ✓ **Security & Protection**  
Visa helps prevent, detect, and resolve fraud for cardholders.
- ✓ **Widely Accepted**  
More and more merchants and businesses now accept Visa Debit Cards for bill payment.



### Important Dates\*

Limestone FCU has created a timeline for our members to keep everyone informed on our transition from MasterCard Debit Card to Visa Debit Card.

- ✓ Members receive Visa Debit Cards: on or after November 1, 2023
- ✓ Last day to activate Visa Debit Card for entry into \$500 Cash Giveaway\* & participation in the Visa Auto Updater: December 1, 2023
- ✓ Last day to activate Visa Debit Card: January 12, 2024 - after this date, your MasterCard Debit Card will no longer be available.

Scan the QR Code to learn more!

[limestonefederal.com/visa-debit-card/](https://limestonefederal.com/visa-debit-card/)



\*Please visit [limestonefederal.com/visa-debit-card/](https://limestonefederal.com/visa-debit-card/) to view any terms and conditions regarding the transition from MasterCard Debit Card to Visa Debit Card.



Limestone Federal Credit Union aims to give back to the community and support local businesses this Credit Union Kind Day by spreading kindness. Our team at our Main Branch will be supporting the local animal shelter by raising money and visiting the animals in the shelter, while our team in Sault Ste. Marie will be hosting a gift-giving event on Lake Superior State University's campus and collecting non-perishables for the Student Engagement Center Food Drive.

Giving back to our membership, the community, and local businesses is part of what makes Limestone FCU different and shows how much we care. Visit [limestonefederal.com/cu-kind-day/](https://limestonefederal.com/cu-kind-day/) to learn more. #CUKind



## WHAT'S IN YOUR WALLET?

### Early Payday

At Limestone FCU, we post your paycheck up to two days early at no cost. It's our way of adding money to your wallet faster.

Text our team to learn more. 906-341-5866 



## Grand Opening - The Hub @ LSSU

We recently hosted our grand opening ceremony for The Hub @ LSSU. The celebration was held with a ribbon-cutting ceremony performed by the Sault Sainte Marie Chamber of Commerce.

## MEMBER FINANCIAL TIPS

### Pay Down Debt - The Snowball Method

If seeing results quickly keeps you motivated, use the snowball method to pay off your debts. Pay off the smallest debt with your extra cash flow, and then move onto the next smallest until you've paid them all.

## Make the best decision this week by opening a LFCU Debit Card.

- ✓ No minimum balances
  - ✓ No transaction fees or check fees
  - ✓ No monthly maintenance fees
  - ✓ No ATM/ITM fees
  - ✓ A convenient banking solution
  - ✓ Rewards program
  - ✓ Mobile App/Online Banking
  - ✓ Become a part-owner of LFCU
- ...and so much more!



### The best decisions bring the best perks!

For a limited time we're giving \$50 to the first 100 new members of Limestone FCU.\*

New members must open a checking account at Limestone FCU, set-up direct deposit, and have 3 transactions on their account.

\*This promotion will run for a limited time only. Eligible for the first 100 accounts. Limestone FCU reserves the right to change or terminate this promotion at any time, with or without notice or cause. In order to receive \$50.00, participants must be 18 years of age or older, open an LFCU membership, set up direct deposit, and utilize debit card for 3 transactions.



## NEW - 100% Financing!

We now offer 100% financing for home improvements and purchases - this is a great option if you're a homeowner who is looking to borrow up to 100% of your home's value.

- No application fee
- Great low rates
- Borrow up to 100% of your home's value
- Terms up to 30 years

Text our Lending Team to learn more! 906-341-3118 



## The Lending Team was outstanding!

"They were efficient, professional, and communicated every detail so well. They made me feel confident in the organization that was taking care of my business."

-Dan, LFCU Member Since 1991

Limestone Federal Credit Union NMLS#405435



## Thank you Interns!

Maddy and Carson, your time at Limestone FCU has been truly inspiring. Thank you for a great summer!



## Welcome LSSU Interns!

Join us in welcoming our new Student Interns at Lake Superior State University, Samantha and Kurt.

## Forgot your Debit Card?

# No Worries!



### ITM Tip:

Hit the ITM help button for virtual assistance.

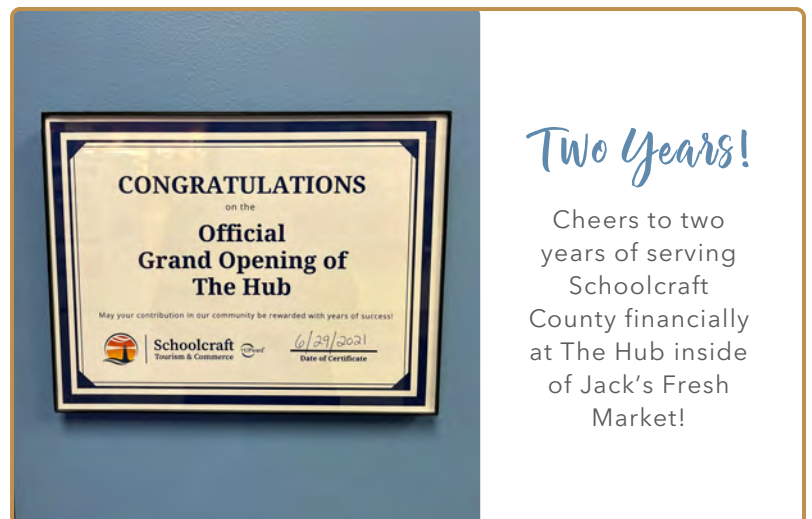


- Our ITM virtual assistance feature lets you access your money without your Debit Card.\*
- Open 24/7 in our Lobby Entrance.
- No ATM/ITM fees.

\*One form of identification is required to access your account without your physical debit card. Our ITM virtual assistance feature is only available during business hours.

## Current Rates\*

REGULAR SHARES/ CLUB ACCOUNTS	.10 % APY
IRA's	2.00 % APY
STASH ACCOUNTS (See Truth in Savings Agreement)	5.10 % APY
6 MONTH CERTIFICATE ACCOUNTS	1.25 % APY
9 MONTH CERTIFICATE ACCOUNTS	5.25 % APY
12 MONTH CERTIFICATE ACCOUNTS	3.60 % APY
18 MONTH CERTIFICATE ACCOUNTS	4.75 % APY
24 MONTH CERTIFICATE ACCOUNTS	4.40 % APY
30 MONTH CERTIFICATE ACCOUNTS	4.60 % APY
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	3.60 % APY
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.60 % APY
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	4.75 % APY
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	4.75 % APY



## Two Years!

Cheers to two years of serving Schoolcraft County financially at The Hub inside of Jack's Fresh Market!

\*APY: Annual Percentage Yield. NOTE: Rates are subject to change without notice. Call for current rates and terms. Federally insured by the NCUA.



### Team LFCU takes first in their flight!

Congrats to Cassidy, Chelsey, Hailey, and Michaela for taking first in the women’s division and to Cassidy for the longest drive at the LSSU Golf Classic.

## Tech Tips with Jen

### Keep Your Devices Up To Date

As threats are discovered, patches and updates are developed to help you protect your devices. Regular updating is vital.

-Jennifer Benedetto, Information Systems Coordinator



## Home Equity Loans



Do you currently have a great rate on your 1st mortgage and don't want to refinance? We offer home equity lines of credit for flexibility and fixed-rate 2nd mortgage options.

Visit [limestonefederal.com/home-equity-line-of-credit/](https://limestonefederal.com/home-equity-line-of-credit/) or text our Lending Team at 906-341-3118 to explore your options.

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## Benefits of Owning Your Car

With Limestone FCU’s Auto Loan Program, you own your vehicle instead of renting or leasing. Plus, it provides you with all the benefits that come with ownership.

- ✓ The ability to sell or trade in your vehicle
- ✓ Flexibility during and at loan maturity
- ✓ Guaranteed Future Value at loan maturity
- ✓ Reduces negative equity risk

Visit [limestonefederal.com/new-used-auto-loans/](https://limestonefederal.com/new-used-auto-loans/) or text our Lending Team at 906-341-3118 to start the loan process.



# #LFCUEmpowers Youth

## Cash Composition Contest\*

In support of Financial Literacy Month (April), Michigan State University Extension and 4-H are coordinating the Cash Composition Contest. Youth residing in Michigan, age 9-19 as of (January 1, 2024) are encouraged to answer this year’s essay question with an essay of 300 words or less. The top 3 scoring essays in each age bracket will win \$100 gift card.

Find out more on the Cash Composition Contest by visiting [canr.msu.edu/4-h-money-smarts/money-smart-kids-contest](https://canr.msu.edu/4-h-money-smarts/money-smart-kids-contest).

**MICHIGAN STATE**  
UNIVERSITY

**Extension**

\*Limestone Federal Credit Union is not associated with the Cash Composition Contest. Participants should refer to the link listed above for any inquiries or information.

# Quarterly Highlights



## Tour Da Yoop

We joined hands with area businesses to purchase an e-bike to raffle off while supporting the riders of Tour Da Yoop! It was an exciting morning in Manistique and we were thrilled to cheer on the riders as they continue their race.



## Summer Street Party

Limestone FCU, Schoolcraft County Tourism & Commerce, and the Manistique Merchants hosted two successful Summer Street Party's this summer. We're excited to announce that we will be hosting these again next summer.



## Lakerpalooza

The team attended Lakerpalooza at LSSU in early September. We enjoyed spending time with the students and faculty of the university.



## The Team Golf Outing Was A Blast

Limestone FCU's team golf outing raised \$1,420 in donations for the Food Pantry at St. Vincent De Paul. It's inspiring to see a team come together to raise money for a local cause. A special shout out to Hailey Hoholik for coordinating the event - your hard work truly paid off!

#OurLFCUstory



Empowering our members to achieve financial independence.



Limestone Federal Credit Union  
906-341-5866 | limestonefederal.com | lfcu@limestonefederal.com | NMLS#405435

Text us at 906-341-5866. We'd love to hear from you.

