

Limestone Federal Credit Union

August 2009

It's Back!!!

Member Appreciation Day

Wednesday, August 12

Noon – 4:00PM



Snacks and Refreshments! Games, a Giant Slide and a Bouncy House!
"Goodie" bags for kids! Local Vendors with Displays!
Register for Prizes beginning Monday August 3, 2009

*As a reminder: Our lobby will be closed from noon-4:00PM but
both drive up lanes will remain open.*

*She's almost been
here forever!*

Vickie Hewitt will be
celebrating 20 years
with Limestone FCU
on August 27th



LABOR DAY
Monday, September 7, 2009

We will be closed
Sunday, Sept 6
and
Monday, Sept 7, 2009
in observance of
Labor Day
We wish everyone a
safe and enjoyable
holiday.



Rates of Dividends.....

Deposits:	APR	APY
Shares	1.00%	1.00%
IRAs	3.95%	4.00%
6 mo CD	1.75%	1.75%
12 mo CD	2.04%	2.05%
24 mo CD	2.29%	2.30%
30 mo CD	2.33%	2.35%
12 mo Jumbo (\$50,000 min)	2.48%	2.50%

Rates are subject to change at any time without notice.

Call for current rates & terms.

**Speedy Line
Local 906-341-3114
Or Toll Free
1-888-341-3114**

- Transfer Funds
- Make Loan Payments
- Obtain Account Balances
- Obtain Checking Transactions



LOBBY:

MON-THURS 8:30-5:00
FRIDAY 8:30-5:00
SAT. 9:00-NOON

DRIVE THRU:

MON-THURS 8:30-5:00
FRIDAY 8:30-5:30
SAT. 9:00-NOON
SUN. 10:30-1:30

ADDRESS

131 RIVER STREET
MANISTIQUE, MI 49854
906-341-5866
1-888-896-5866
FAX 906-341-6070

www.limestonefederal.com

Please Pass the Word

Do you know someone who could benefit from belonging to the credit union? Because you are a member of the credit union, members of your immediate family are also eligible to join. Chances are many of your friends and neighbors can participate in the benefits of belonging, too. Please pass the word about the credit union difference. As a financial cooperative, any profits don't land in the pockets of a few shareholders. Instead, they are returned to member/owners in the form of lower rates on loans, higher rates on savings, or improved services. The more members who join the credit union, the stronger we become. So do yourself and your family and friends a favor and direct them to the credit union. They will thank you for it, and so will we!

Tough Times Savings Tips

For many people, setting aside funds is never easy. So when times are tough, it may seem almost impossible to save. But instead of adding to your credit card debt for the things you want or need, try saving for them instead. Here are three tips to get you started:

1. Use payroll deduction or automatic transfer to set aside money every month. It's true: What you don't see, you won't miss. You may be surprised how quickly even small amounts add up.
2. Save your change. Empty your pockets every day into a small jar or basket. Once it's full, bring it to the credit union to deposit into your account.
3. Give up an expensive habit, like smoking cigarettes or drinking lattes. Earmark the money saved for a special treat, such as a vacation trip or a new wardrobe; save your funds in a special account at the credit union until you've reached your goal. Then start again for something new.

e-Services: Put the CU at Your Fingertips

It's midnight and you want to know the balance in your checking account. Or it's 6 a.m. and you need to transfer funds to make a loan payment. No need to wait until the credit union office is open - our online branch never closes. We are here when you need us, day or night, every day of the week and just a few keystrokes and mouse clicks away. When you sign up to use the credit union's e-services, you can do many transactions on your schedule, not ours. In addition to checking balances and making loan payments, you also can transfer funds between your share savings account and your checking account or transfer funds between joint accounts. Getting low on checks? There's also a link to order a new supply. And when you sign up to receive your statements electronically, rather than through the mail, you'll not only receive the statement more quickly, it won't ever get lost in the mail or stolen from your mailbox. To find out more about putting the credit union at your fingertips, call on us today. It's easy to sign up and sooner or later, you'll be glad you did.

