

Limestone Federal Credit Union

December 2009

Holiday Schedule

| | | |
|------------|-------------------|-----------|
| CHRISTMAS | DECEMBER 24, 2009 | 8:30-1:00 |
| | DECEMBER 25, 2009 | CLOSED |
| | DECEMBER 26, 2009 | CLOSED |
| | DECEMBER 27, 2009 | CLOSED |
| NEW YEAR'S | DECEMBER 31, 2009 | 8:30-1:00 |
| | JANUARY 1, 2010 | CLOSED |
| | JANUARY 2, 2010 | CLOSED |
| | JANUARY 3, 2010 | CLOSED |



WE WISH ALL OUR MEMBERS, FAMILY, FRIENDS AND STAFF
A VERY SAFE AND HAPPY HOLIDAY SEASON.

Visa Gift Card

Tis the season and not sure what to buy? The Visa Gift Card is the perfect gift that will fit everyone. It can be used anywhere Visa is accepted. This pre-paid card can be loaded with any dollar amount from \$10.00-\$500.00. Available for immediate purchase, no waiting for the Visa Gift Card to arrive in the mail. Did we just make your gift buying easier? Stop in today for yours. You must be a member to purchase but anyone can use it. There is a \$4.99 processing/card fee that Visa charges. The card can be loaded only one time. Purchases are debited from the balance until no money remains on the card.



**Credit Cards
available
See us for details**

Christmas Loans-You Choose

Christmas cash is now available!

You may be eligible for up to
\$2500*
at 0% interest

Christmas Cash is Redeemable at
participating members of the
Manistique Merchants Association.

OR Choose

Up to ***\$2500****
At ***2.99%**** APR

You can spend this anywhere

***Take one (1) year to pay back in 12
monthly payments on either loan.***

12 Monthly payments required
*For Qualified Members.
See loan officer for details



Staff Anniversary

Tina
4 years - Dec 29

Rates of Dividends.....

| Deposits: | APR | APY |
|----------------------------|-------|-------|
| Shares | 1.00% | 1.00% |
| IRAs | 3.95% | 4.00% |
| 6 mo CD | 1.60% | 1.60% |
| 12 mo CD | 1.74% | 1.75% |
| 24 mo CD | 1.99% | 2.00% |
| 30 mo CD | 2.33% | 2.35% |
| 12 mo Jumbo (\$50,000 min) | 2.24% | 2.25% |

Rates are subject to change 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. 11:00-2:00

ADDRESS

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

'Tis the Season

Is the thought of upcoming holiday bills getting you down or do you just need a break from your monthly bills? We have a solution. As a valued member you have a choice to skip a payment in November, December or January on your credit union loans. If you have more than one loan, you can skip a payment for each! Simply select the loans you want to skip and we'll take care of the rest.

There is a \$25.00 Processing Fee for each loan you choose to skip a payment. The form can be found online at www.limestonefederal.com or at the credit union.

*Member's loans must be current to qualify
A new loan must have one payment prior to skip.
Real Estate loans are excluded from the promotion
Deadline: PRIOR to the next payment due date
in November 2009, December 2009 or January 2010.
You pick which month you'd like to skip.*

Free Open Skate-Just for Being a Member

For the third year Limestone Federal Credit Union is giving out passes to members for 20 FREE admissions to open skating at Little Bear West Arena. Stop in to pick up your pass.

Qualifications:

All persons on the card must be members of the credit union.

New Members will be issued a PINK card at the time the account is opened with 5 free skating sessions.

To receive a YELLOW card with 20 free skating sessions current members and new members must meet the following qualifications.

- At least one person on the card must have a checking account, certificate of deposit (minimum balance \$1000.00), loan, or IRA account.
- Must be current on loans
- Must have positive balance in checking/savings accounts
- Must have at least three transactions in the current year

Cards are issued to families. At no time will there be more than one card issued per family.

If you need to add another family member to the card come to the credit union so we can issue you an add-on card.

