

Limestone Federal Credit Union

Summer/July 2009

Summer Blow Out Sale Emerald Elementary Explorer T-shirts

Now only \$3.50^{+tax}

Available in our lobby during Summer



LFCU Rewards U

GREAT REWARDS & LOTS OF OPTIONS!

- ◆ Use your Limestone Credit Union Debit Master Card® for signature based transactions.
- ◆ If a merchant asks you to enter your PIN, say "Credit please"
- ◆ **LFCU Rewards U** enrollment is automatic
- ◆ Earn one point for every two dollars spent
- ◆ Purchase points earned are shown on your account statement for the previous month.
- ◆ For current points call **1-877-LFCUrewardsU** (1-877-532-8739).
- ◆ 24/7 go to www.limestonefederal.com and check out the online catalog. Computer available in our lobby or call **1-877-LFCUrewardsU**
- ◆ Merchandise – hundreds of items available for as little as 2500 points
- ◆ Travel – explore our many options to apply your points to pay for all or part of your trip
- ◆ Gift cards – stores, restaurants, hotels, and gas
- ◆ Downloadable music and ring tones for as little as 750 points
- ◆ Charitable donations – to the Children's Miracle Network
- ◆ Cash Back - redeem your points for cash

Do you need to see a credit counselor?

- ◆ Are you behind on your house payments?
- ◆ Are you behind on your utility bills or threatened with shut off notices?
- ◆ Do you have high outstanding charge card balances and unable to make monthly payments?
- ◆ Do you feel your credit obligations are so high that it is difficult to have money for food, clothing, and children's expenses?
- ◆ Are creditors sending second reminders, collection notices or threatening court action?
- ◆ Do you and your spouse frequently disagree on how money should be spent?
- ◆ Do you feel you have lost control of the family spending?
- ◆ Do you only pay the minimum due on you credit cards?
- ◆ Have you taken cash advances to pay other bills more than once?
- ◆ Do you use payday lenders to get you to your next paycheck?

If the answer is yes to one or more of these questions, you will benefit from seeing a credit counselor.

For free confidential help, contact Amy Blanchard at Limestone Credit Union. She is a Certified Credit Union Financial Counselor.

Fee Changes Effective May 1, 2009

Reprint Statement	\$2.00
Account Overdraft	\$12.00
Reconcile Account	\$5.00/mo
Money Orders	\$1.00
Cashier Checks	\$1.50
Online-Bill Pay	\$5.95/mo
Loan Extension	\$25.00
Account Research	\$20.00

(in excess of 30 minutes)

Rates of Dividends.....

Deposits:	APR	APY
Shares	1.00%	1.00%
Share Draft	.00%	.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%	2.50%
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



CREDIT UNION
Hours/Phone

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

Privacy Notice

Limestone Federal Credit Union, your member owned financial institution, is committed to providing financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 906-341-5866.

Information We Collect and Disclose About You...

We collect nonpublic personal information about you from the following sources:

- ◇ Information we receive from you on applications and other forms;
- ◇ Information about your transactions with us or others,
- ◇ Information we receive from the consumer reporting agency;
- ◇ Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to the other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Limestone Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

If you have any questions or wish to receive a copy of our complete privacy policy, please contact the credit union

Make Life Easier: Go With Online Bill Pay

Our lives today are busier than ever and trying to find time to sit down and pay bills each month can be a challenge. With online bill pay, you can manage your bills without having to worry about paper bills and checks. Setting up online bill pay is easy. If you need assistance setting this up bring in your bills and we will help you. Once you have your payees set up with your first payment, additional payments are as easy as selecting your payee, entering the amount and date of payment, and clicking "pay." No more lost payments and spending time shuffling papers. And, now you will have more time to focus on the fun things in life. Make your life easier. Call or stop by your credit union today and let us show you how easy online bill pay is to use.

Have you Moved?

Please keep the credit union up to date with your current address. We cannot use the address change sticker on the front of mail due to security and privacy reasons.

As of last year the credit union has started charging repeat offenders a fee for statements and letter that are returned to us due to an incorrect address.

We need you to contact us personally to update your address.

