

Limestone Federal Credit Union

June 2009



*...o'er the
land of the
free and the
home of the
brave*

For Independence Day we will be closed

*Friday, July 3rd
Saturday, July 4th
Sunday, July 5th*

*We hope that our members and staff have a safe
and enjoyable holiday weekend*

GREAT REWARDS & LOTS OF OPTIONS!

LFCU Rewards U

LFCU Rewards U...the quick, easy way to earn rewards just by using your Limestone Credit Union Debit Master Card® signature based debit card transactions. There is nothing you need to do to add LFCU Rewards U to your card – it's automatic! Points have begun accumulating. Your purchase points earned are shown in the upper right corner of your account statement for the previous month. For example: the points on May's statement are the total purchase points as of the last day in April. For current points call 1-877-LFCU REWARDS U (1-877-532-8739).

Select items from a catalog or go to the website at www.limestonefederal.com and check out the online catalog. Choose from numerous options in the following categories:

- Merchandise – hundreds of items on the website
- Travel – explore our many options to apply your points to pay for all or part of your trip
- Gift cards – wide selection of stores, restaurants, hotels, and gas stations
- Downloadable music and ring tones – over one million songs
- Charitable donations – donate your points to the Children's Miracle Network
- Cash Back - redeem your points for cash

Charles Burley Scholarship Awarded

A \$1000 scholarship was awarded to Holly Hueter of MHS. Holly will be attending college at Capital University in Ohio. She has been a volunteer teller at the MHS Student Credit Union for the past two years. Presenting her the 1st half of the scholarship is Student Branch Coordinator, Amy Blanchard. Congratulations Holly!



Staff Anniversary

Sue Weigel
2 years

Rates of Dividends.....

Deposits:	APR	APY
Shares	1.00%	1.00%
Share Draft	.00%	.00%
IRAs	3.95%	4.00%
6 mo CD	1.90%	1.90%
12 mo CD	2.09%	2.10%
24 mo CD	2.48%	2.50%
30 mo CD	2.73%	2.75%
12 mo Jumbo (\$50,000 min)	2.97%	3.00%

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



Mrs. Ryan's 2nd Grade class is becoming money smart from financial education classes taught by LFCU's Member Education Specialist, Amy Blanchard. Here the students sing a "Sammy the Rabbit" song about the habit of saving your money so it can "...grow and grow and grow..."



Happy Father's Day
Sunday, June 21st

VACATION
LOANS

Available at the Credit Union



Invest in their future with a CESA at the Credit Union

Know a child who needs help with school expenses? Then you should know about a CESA. CESA is a Coverdell Education Savings Account, also called an ESA. As long as certain income restrictions are met, it's a great way to save for school expenses, especially college costs, because money in the account accumulates tax-free. Plus, there are no taxes on the funds withdrawn from the account when the money is used for "qualified education expenses," as determined by the Internal Revenue Service. The beneficiary of the account must be younger than 18 or qualify as a special needs beneficiary.

The sooner you make contributions, the better. Others can add to the CESA, too, so it makes a great gift. There is a limit of \$2,000 per year. That means if you saved \$500 in your child's CESA this year, others could contribute the remaining \$1,500. Complete details are available in Chapter 7 of IRS Publication 970. Check it out, then call or stop by the credit union and open your CESA today.

Best Wishes
GRADUATES!

Fee Changes

Effective May 1, 2009

Reprint Paper Statement	\$2.00
Account Overdraft	\$12.00
Account Reconciliations	\$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)

The ABCs Of CESAs

Know a child who needs help with school expenses? Then you should know about a CESA. CESA is a Coverdell Education Savings Account, also called an ESA. As long as certain income restrictions are met,