

# Limestone Federal Credit Union

Fall / October 2009

## Celebrate International Credit Union Day: "Your Money. Your Choice. Your Credit Union."

What do 177 million people worldwide have in common? They have joined a credit union to help them achieve their financial goals. International Credit Union (ICU) Day is Thursday, October 15, 2009, and this year's theme, "Your Money. Your Choice. Your Credit Union," reflects the advantages that credit unions provide their members. ICU Day has been observed on the third Thursday in October since 1948. In the U.S., October is also designated as National Cooperative Month celebrating all cooperatives including grocery, agricultural and energy co-ops, and credit unions.



Thursday, October 15, 2009

More than ever, people everywhere are seeking access to fair and affordable financial services from a provider they can trust. They've turned to credit unions where they can experience an open, democratic cooperative that puts people before profits. This year's ICU Day theme illustrates that through equal ownership and voting rights, members are in charge of their credit unions. The theme also represents the value, trust, and high-quality service that people looking for a safe place to save and a fair place to borrow find at the credit union.

### Come Celebrate with Us!

Register for prizes all week October 12– 16, 2009

We will be serving refreshments on

Thursday, October 15th and Friday, October 16th

Plus enter for a chance to win \$500 from the UP Chapter\*

Thank you for making the credit union the choice for your money.

*\*See contest rules for details when registering*

Member Survey - Watch your mail box for your chance to win a \$75 gas card!

AS LOW AS

# 5.25%<sup>APR\*</sup>

For 42 months

On new or used titled cars,  
trucks, boats...



Anything with a title

*\*See loan officer for details*

*\*rate base on qualified buyers*

## October is Breast Cancer Awareness Month

Donate a minimum of \$1.00 to show your support  
of breast cancer awareness during the  
month of October

and receive a **PINK** Limestone Federal CU pen

All money collected will be donated to the  
National Breast Cancer Foundation

Let's beat last year's total of **\$273.00**

*(Pink pens won't be available again until next year)*





### Staff Anniversary

**Renee Hedberg**  
4 Years - Oct 10th

#### 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



### CREDIT UNION Hours/Phone

#### LOBBY:

MON-FRI 8:30-5:00  
SAT. 9:00-NOON

#### DRIVE THRU:

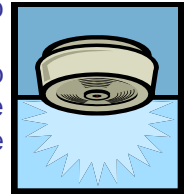
MON-THURS 8:30-5:00  
FRIDAY 8:30-5:30  
SAT. 9:00-NOON  
SUN. 10:30-1:30

#### ADDRESS

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

## Every Home Should Have A Smoke Detector

Smoke detector batteries should be replaced at least twice a year. Some people use daylight saving time as their designated time to change smoke detector batteries. For minimum coverage, a smoke detector should be installed on every level of your home and in every sleeping area. For maximum protection, a detector should be installed on every level including the basement and finished attic, each bedroom and in the hall outside of every sleeping area, at the top and bottom of stairways, and in rooms that are frequently used. Your credit union wants you to be safe and secure and urges you to install and maintain smoke detectors in your home. Smoke detectors won't prevent fires, but they will dramatically increase chances of getting out of your home in time.



### Just a Reminder...

We are updating our Home Mortgage files.

If you have a mortgage with us we would like you to bring in your PAID property taxes for 2009. We can then complete your file.

Thank you

### Halloween Safety

- Go with a grown-up
- Visit only people you know
- Make sure your costume allows you to see and hear cars
- Stay in well lit areas
- Put glow-in-the-dark patches on costume
- Make sure your costume fits so you don't trip in it
- Have parents check your treats



**DRIVERS:  
WATCH OUT FOR  
LITTLE GHOSTS,  
WITCHES AND GOBLINS!!!**

# COLUMBUS DAY

October 12, 2009



## Daylight Saving Time

Ends Sunday, Nov. 1, 2009

### 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.

