

# Limestone Federal

*CU*



August 2013

## LABOR DAY

We will be closed Sunday, Sept. 1st and Monday, Sept. 2nd, 2013 in observance of Labor Day

### Back to School

Loans as low as

**4.70 %\*** ARP

**12 Month Term**

\*See a Loan Officer for details.

New Money Only– Rate based on qualified Members

As of 07/22/2013, rates are subject to change daily. Published rates are the lowest possible rates, and are based on borrower's ability to repay and credit score.

**REMINDER**  
For your convenience our lobby and drive-thru are open till 5:30 on Fridays. ALSO, drive-thru is open at 7:30 each weekday morning.

### Did You Know?

Shopping for back to school is second only to the holidays. According to the U.S. Census Bureau, some \$7.7 billion was spent at family clothing stores in August 2011 (the latest data available), with only November and December notching higher figures. Sales at bookstores totaled \$2.4 billion, making August the strongest sales month of the year. So it's no wonder sending your scholar back to the classroom is pinching your pocketbook.

A Back to School Loan from the credit union can help relieve the pain. With your loan, you can pay cash for your clothing and school supply purchases making it easier to stick to your budget. Paying cash also enables you to use the back to school shopping experience to teach your kids about money. For example, you can give your kids a back to school allowance for certain purchases that they can decide on their own. Show them how to comparison shop to get the most for their money.





### Rates of Dividends...

Deposits:	APR	APY
Shares	0.10%	0.10%
IRAs	2.09%	2.10%
6 mo CD	0.50%	0.50%
12 mo CD	0.65%	0.65%
24 mo CD	1.15%	1.15%
30 mo CD	1.15%	1.15%
12 mo Jumbo (\$50,000 min.)	1.30%	1.30%
12 mo Jumbo (\$100,000 min.)	1.40%	1.40%

Rates are subject to change without notice. Call for current rates & terms.

### Speedy Line

341-3114

Or Toll Free

1-888-341-3114

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

### Credit Union

Hours and

Contact

### Information

#### LOBBY:

Mon-Thurs 8:30-5:00

Friday 8:30-5:30

Sat. 9:00-Noon

#### DRIVE THRU:

Mon-Thurs 7:30-5:00

Friday 7:30-5:30

Sat. 9:00-Noon

Sun. 10:30-1:30

131 River Street

Manistique, MI 49854

906-341-5866

Toll Free 1-888-896-5866

Fax 906-341-6070

## Member's Choice Checking

Receive use of Bill Pay for free\*, reduced loan rates, increased CD rates and a higher member privilege limit.

To qualify members must have 5 of the following active services:

- Checking Account
- ATM or Debit Card
- Limestone VISA credit card
- E-statements
- Internet Teller/Bill Pay
- Direct Deposit

(if available from employer)

Call or stop in for more information

\*As of June 1, 2011 Bill Pay is \$5.95/ mo. with a regular share draft checking

## Hit The Road

Great Vehicle Rates Put You Behind The Wheel

Ready for the open road this summer? You can be, with a pre-approved vehicle loan from the credit union. Knowing how much you can afford to spend and that you have the money in your pocket can help shop with confidence. With the many online tools available, you can do a lot of legwork from the comfort of your computer or tablet.

Sites like edmunds.com or kbb.com (Kelley Blue Book) allow you to comparison shop for vehicles and price out options and accessories. If gas mileage is important to you or you are considering a hybrid, visit fueleconomy.gov to find the most fuel-efficient vehicles as well as a calculator to determine if a hybrid vehicle can save you money.

Armed with this knowledge and your pre-approved vehicle loan, you are now ready to visit dealer showrooms. Focus on "kicking the tires" and don't reveal how you are paying for the vehicle. Dealer financing is usually a profit center for the dealer, so keep your financing plans out of your negotiations until you are ready to sign the paperwork. Otherwise, the salesperson may try to make up any lost profit by up charging something else.

## Sold Your Home?

Need a New Mortgage? Purchasing your first home?

Refinancing your current home? Purchasing a cabin?

Building a new home or adding on to your current home?

We have a product to meet your needs!

Call us for a free evaluation of your current mortgage or advice on your upcoming purchase. We are pleased to announce, we are now offering 15 & 30 Year Fixed Rate Mortgage Loans on Primary Homes

15 Year Fixed Rate as low as..... 3.50%\*

(3.574% A.P.R.)

Call our Mortgage Lending Staff Directly:

Amy 906-341-0428

Mary Ann 906-341-0429

We are also offering VA, FHA, and Rural Development Loans.

Call us for all your Mortgage Needs!



As of 07/22/2013, Annual Percentage Rate based on \$100,000.00, 15 year fixed rate mortgage, rates are subject to change daily. Published rates are the lowest possible rates, and are based on borrower's ability to repay, property type, credit score, and loan to value.

