

Are YOU Protected?

Do you have a loan without payment protection? Are your payments covered should you become injured or involuntarily unemployed? Will your loans be paid off in the event of your death? Is your co-signer also protected? Will your credit rating be protected when something DOES happen? With this plan your family will be protected.

Help Preserve Your Standard of Living.

Whether you have an existing loan or taking out a loan to make home improvements or buy a vehicle, it can be a financial gamble because things happen...life happens. You're betting you can pay back your loan and you won't lose your job (to no fault of your own), or become disabled (due to injury or illness), or pass away, leaving your family responsible for your loan balance. Life events can cause financial hardship, making bill-paying difficult. You don't want delinquent payments and defaulted loans to cause you to lose your assets, negatively impact your credit rating, or cause financial distress for your family.

Help Play it Safe.

LFCU's Member's Choice debt protection is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. Simple eligibility requirements ease the enrollment process.

Protection That Matters.

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), LFCU's Member's Choice debt protection will cancel or reduce repayment of your loan debt—helping to lessen your worries, and your family's worries, about paying loans during a time when your income may be reduced or lost and paying other household bills becomes challenging.

Protected events include:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment

Call or stop in to speak with a loan officer to get protected immediately or have your questions answered.

Don't Forget!

Support Breast Cancer Awareness Month. With a \$1.00 donation you will receive a PINK Limestone Federal CU pen that shows your support. 100% of the money collected will be donated to the Susan G. Komen for the Cure.





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

Is college in your future?

Stop in and see us at Limestone because there's no escaping the fact that college costs are rising. Figures vary widely depending on what kind of degree you are seeking and whether you plan on attending a private or public institution. Even the least expensive four-year degree can easily run you \$8,000 or more. That's only including tuition, fees, and books. By the time you add room and board, the costs soar even higher, and college costs are only going up. On average, tuition costs increase about 8% annually.

That means the cost of a college education doubles about every nine years.

If you're planning on attending college, you're most likely to need financial help.

The best place to start is your credit union.

Based on a financial assessment, we have a variety of student loan programs designed to fit every situation and budget.

Call or visit your credit union today.



As a reminder: School is back in session

- * Please watch out for kids. They may show up ANYWHERE
- * SLOW DOWN in school zones. Speed limit is 15MPH
- * Watch for stopped school buses
- * Do not pass a school bus when it is stopped
- * Keep a safe distance from the back of the bus when driving stopped



START DATE

Septmeber

4th

Just a reminder: We are updating our home mortgage files. If you have a mortgage with us, please bring in your PAID property taxes for Summer 2013.

Thank you!



The Last Word

* The happiest people don't necessarily have the best of everything; they just make the best of everything they have.

