

Limestone Federal CU

October / Fall 2013



Parents: Make sure children can see through their masks and others can see them. Applying reflective tape to dark clothing allows drivers to see them while walking.

Drivers: Watch out for little ghosts, goblins, witches and more.

THURSDAY, OCTOBER 31, 2013

Credit Unions Unite For Good

It's time to celebrate! October 17 is International Credit Union Day, a day set aside to recognize our history and philosophy as well as show you, our valued member/owner, our appreciation for your participation in the credit union. Members matter most. It's the key concept behind credit unions. Our values and principles are simple: Why we do what we do and how we do it. As a not-for-profit financial cooperative, your credit union is in business for only one reason: to provide you, our member-owner with financial services to help improve the quality of your life.

This year marks the 65th anniversary of the celebration of International Credit Union Day and this year's theme, "Credit Unions Unite For Good: A Better Way," reflects the power of cooperation that makes credit unions all over the world a force for good. As a not-for-profit financial cooperative, your credit union puts the best interests of its members first, not those of stockholders. From Alabama to Zimbabwe, credit unions everywhere improve the quality of life for their members and the communities in which they live. By belonging to the credit union and using the services, you not only help yourself to competitive rates and friendly service, you help others. So join us in celebrating "A Better Way" to manage your money today and to prepare for a secure financial future.



Come Celebrate with Us!

Thursday October 17 and Friday October 18 we will have food and refreshments. Register for prizes October 15th—18th, 2013.

Plus enter for a chance to win \$500 from UP Chapter*
Thank you for making the credit union the choice for your money.

*See contest rules for details when registering



The month of October we will be accepting donations to the Shirley's Angel fund for the Cure. In doing so, you'll receive a pink pen!

Friday, October 4th the lobby and drive-thru will be closing at 4:30 in order for staff to attend training.
Saturday, October 5th the lobby and drive-thru will be closed.

Sunday, October 6th the drive-thru will be open.

	<i>Staff News</i>		
	Samantha 6 Years		
	Renee 8 Years		
	Sandy 8 Years		
	Kortney Van Ert		
	New Teller		

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

Thank You Volunteers!

Money may make the world go round, but those who freely give of themselves to be of service make it a better place. Volunteers are everywhere: In schools as tutors, in food pantries feeding the hungry, at fun runs and triathlons raising money for those in need, and even in your credit union's board room, where volunteer directors and committee members serve as stewards of the funds entrusted to the credit union. In 2011, the latest year for which statistics are available, Americans volunteered a total of almost 8 billion hours, an estimated economic value of roughly \$171 billion.

To all volunteers, especially the dedicated members of the credit union who give of their time and talents in service to their fellow members, thank you! You represent one of the fundamental values of the credit union philosophy of "people helping people" and your contributions are appreciated.

We thank all of our board members of Limestone, without you we wouldn't be where we are!

If you'd like to make a difference in the community, visit sites such as www.volunteermatch.org or approach the organization addressing your area of concern directly. You'll be glad you did. As Gandhi said: "The best way to find yourself is to lose yourself in the service of others."

Got Credit?

If you need a loan, your timing is perfect. Interest rates are at historically low levels. That means if you need to replace the carpeting you installed during the Clinton administration, get a new roof over your head before winter winds rearrange it, or take the plunge to add another bathroom, we have a home improvement loan for you. If you're tired of paying high interest rates on your credit cards, we have a consolidation loan that can simplify your life and save you money. Are you longing to get away this winter to get some much-needed rest and relaxation to recharge your batteries? We have vacation loans that will have you on your way before your green-with-envy neighbors can say "bon voyage." And, of course, if you need new wheels, loans on both new and used vehicles are our specialty.

We have loans for any productive purpose with rates and terms that are easy on your budget. So don't put off anything that will improve the quality of your life one minute longer. Contact the credit union for your loan application.



Need A Loan

We have rates and terms to easily fit your budget

The Last Word

Beware of little expenses. A small leak will sink a great ship. - Benjamin Franklin

