

Holiday Hours

CHRISTMAS	SUN. DECEMBER 23, 2012	CLOSED
	MON. DECEMBER 24, 2012	CLOSED
	TUES. DECEMBER 25, 2012	CLOSED
NEW YEAR'S	MON. DECEMBER 31, 2012	7:30-12:00
		8:30-12:00
	TUES. JANUARY 1, 2013	CLOSED



DRIVE-THRU
LOBBY

Christmas Loan Special still available!

at **3.00%*** APR

Take one (1) year to pay back
12 monthly payments required

*Published rate is as of 11/01/2012 and is
the lowest possible rate.

Actual rate may be higher as rate is
based on borrower credit score and ability
to repay.

Please see loan officer for details.

Free Open Skate

Limestone Federal Credit Union is giving
out passes to existing eligible members for
20 FREE admissions to open skating at
Little Bear West Arena. New members
may also be eligible for 10 free admis-
sions. Stop in to pick up your pass.

*Limit: One pass per family—
Certain restrictions apply.
See us for details*



End of an Era



After 23 ½ years of service to Limestone
Federal Credit Union, Vickie Hewitt has
announced her retirement, effective
January 2, 2013. Vickie began her
employment as a teller in August of 1989;
she advanced to Collections/Loans, and
was appointed to her current position as
Assistant Manager on November 16,
1996. During the past 23 years Vickie

has shown continuous dedication to the Credit Union,
however, her highest priorities have always been our
members. Her commitment to their well-being will be her
lasting legacy. Many of our members recognize her as a
friend and confidant, her presence will be missed. While we
are sad to see her go we wish her a long and happy
retirement.

As she continues her countdown to the big day make sure
you stop and wish her a Happy Retirement before December
31, 2012!

Skip a Payment
This Holiday Season



Staff News

LFCU Employees have over
100 combined years
of service



We are on facebook. "Like" us and you'll receive posts for credit union closings and special events

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

www.limestonefederal.com



Protecting Your Pipes This Winter

Here are some ways to help prevent your pipes from freezing this winter:

1. Insulate exposed pipes by wrapping them with heat tape or insulating pipe sleeves.
2. Check for leaks that allow cold air to enter. Seal these areas with caulk or insulation.
3. Disconnect your garden hoses and turn off the indoor valves that control the outside faucets.
4. If you leave your home for several days, be sure not to set the thermostat lower than 55 degrees.
5. In severely cold weather, let a tiny trickle of water drip from the faucets overnight.

VISA® Gift Cards

The Visa Gift Card is the perfect gift that will fit EVERYONE. It can be used anywhere Visa is accepted. This pre-paid card can be loaded with any dollar amount from \$10.00-\$500.00. Available for immediate purchase, no waiting for the Visa Gift Card to arrive in the mail. Did we just make your gift buying easier? Stop in today for yours.

You must be a member to purchase but anyone can use it. Visa Gift Card...It's a one size fits all!



Get In The Fast Lane With Your Credit Union Debit Card

Still fumbling with your checkbook and fishing for a pen in the checkout lane? Why not switch to a debit card from the credit union? It's far more convenient and will save you - and the people behind you in line - valuable time. Just swipe the card and either enter your Personal Identification Number (PIN) or sign for the purchase, and a few moments later, you will be on your way.

Your debit card also can save you money when you travel. If you need cash, you can avoid costly out-of-network ATM fees by using your debit card to get cash back at a grocery store, drug store, or other merchant. Outside the U.S., currency exchange fees are typically less than when you use a credit card. Just be sure to contact the credit union to let us know your travel plans so that we can alert our risk managers that you will be you using the card, not a thief. Also be aware that hotels and gas stations may place a hold on your funds when you use your debit card, but restaurants and other merchants usually don't. Apply for your credit union debit card today.

A Note of Appreciation

We can't close the book on another successful year without giving credit where it's due: to you our member/owner. Thank you for choosing the credit union as your financial institution! Whether you are a saver or a borrower, your participation in the credit union has allowed us to put the credit union philosophy of "people helping people" into action. As a financial cooperative, we pool the savings of members in order to provide loans to other members. We don't answer to any outside stockholders; any profits are returned to you in the form of competitive rates on savings, lower rates on loans and improved services. The more you use the credit union, the more efficient we can be. We appreciate your support and look forward to serving you in 2013.

'Tis the Season for Holiday Skip-a-Pay

Is the thought of upcoming holiday bills getting you down or do you just need a break from your monthly bills? We have a solution. As a valued member you have a choice to skip a payment in November 2012, December 2012 or January 2013 on your credit union loans. If you have more than one loan, you can skip a payment for each! Simply select the loans you want to skip and we'll take care of the rest.

There is a \$30.00 Processing Fee for each loan you choose to skip a payment. Please complete the following information and return with the processing fee.

*Member's loans must be current to qualify.
Real Estate loans are excluded from the promotion
Deadline: PRIOR to the next payment due date
in November 2012, December 2012 or January 2013.
You pick which month you'd like to skip.*

By signing below you authorize Limestone Federal Credit Union to extend your final loan payment by one month. Interest will continue to accumulate on your loan during the month you skip your payment. All other provisions of the original note except those changed by this agreement to remain in full force and effect. All loan payments must be current to qualify. Please allow two weeks to process your request. Please complete the following information and return with your processing fee.

Name: _____

Address: _____

City, State, Zip: _____

Account Number _____

Loan Suffix(es) _____, _____, _____, _____, _____

Member Signature: _____

Joint Co-signer/Borrower

Signature*: _____

(*Required if there is a co-signer or co-borrower on any loan listed above)

Select ONE Month to skip December January