

There's NO place like Limestone...

57th Annual Meeting

Friday, February 24th

at St Francis de Sales Gymnasium



6:00 Registration / 7:00 Dinner / Meeting to Follow

Entertainment after meeting

Tickets Available -Limited Seating

\$10/Member -\$15/Non-Member**

Price includes dinner, coffee and pop

*Must be a member to be entered into drawing or win prizes.

**Non-member tickets can be reserved but will not be available until February 20th, if seating allows

**The Credit Union will be closing at 3:00PM on Friday, February 24th
in order to prepare for the meeting**

The credit union's 2012 annual meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meetings open to its valued member-owners: You! So plan now to attend to learn about the elections to the Board of Directors, hear about how the credit union fared in 2011 and get the scoop on what's on tap in 2012. Give us your feedback and let us know how well the credit union is serving your financial needs. Tell us about what we're doing right as well as your suggestions for making improvements. Enjoy refreshments and the chance to visit with other members, too. The credit union exists only to serve you and your support is appreciated. We look forward to seeing you at the annual meeting.

Open Board Positions

There are three positions available for the Board of Directors

Incumbents running for the board are:

Ron Provo

Ken Fagan

Julie Roscioli

Board of Directors Duties:

Members of the Board of Directors are responsible for the direction and control of the credit union. They meet on the 3rd Wednesday of each month at 3:30 PM. Sometimes it is necessary to have special meetings.

If you are interested in volunteering your time for any of the above positions, please call 341-5866 or stop at Limestone Federal Credit Union and speak with Jennifer or Vickie

Free Online Tax Prep



Limestone Federal Credit Union is once again offering web access to free tax preparation software that enables individuals and families to file their state and federal income taxes. Beginning this year, any credit union member, regardless of income, can use the "Just file it! We'll help" software.

The program is especially helpful for individuals and families who qualify for credits such as the Home Heating Credit and Prescription Drug Credit. Your credit union is providing state and federal tax preparation services for all members.

This year click on the Just file it! We'll help. icon on our homepage and you can electronically file your taxes at no cost. You can itemize your deductions, claim all the tax credits you are eligible for and have your refund directly deposited in your account within 8 to 10 business days.

Use our lobby kiosks or log onto www.limestonefederal.com and click on the "Just File It!" link to begin.



Rates of Dividends...

| Deposits: | APR | APY |
|------------------------------|-------|-------|
| Shares | 0.10% | 0.10% |
| IRAs | 2.97% | 3.00% |
| 6 mo CD | 0.75% | 0.75% |
| 12 mo CD | 1.00% | 1.00% |
| 24 mo CD | 1.40% | 1.40% |
| 30 mo CD | 1.40% | 1.40% |
| 12 mo Jumbo (\$50,000 min.) | 1.50% | 1.50% |
| 12 mo Jumbo (\$100,000 min.) | 1.59% | 1.60% |

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

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

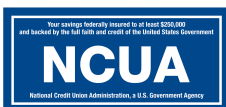
Sun. 10:30-1:30

131 River Street
Manistique, MI 49854
906-341-5866

Toll Free 1-888-896-5866

Fax 906-341-6070

www.limestonefederal.com



SAVE TO WIN

Save To Win is back for 2012!! This is a special savings account at Limestone Federal Credit Union that helps build savings. Every \$25 deposit into this certificate helps build your savings and gets you another chance to win – up to 10 chances every month. Plus, all the money you deposit into the Save to Win account is still yours, plus interest! The real prize is the savings you will build with regular deposits each month. Save to Win runs January through December. Members can open a Save to Win account at any time, but the sooner you open the account, the more time you have to earn entries for the grand prizes!

For this year's entries there will be 10 - \$10,000 winners. Plus MI CU League will have monthly drawings where through August there will be 80 \$50.00 winners and 90 \$50 winners selected September-December.

Sure, you might win some of the monthly prizes and maybe even a grand prize, but, with regular deposits into your Save to Win account all year, you are guaranteed to have more money saved than when you started.

Effective January 1, 2012 your social security number will be submitted to MCUL in order to ensure that members are not participating at more than one CU

To participate, you must be at least 18 years of age, a legal resident of the State of Michigan and a member in good standing with a traditional share account at a participating credit union.

LFCU is not longer having monthly drawings

LFCU Save to Win Winners

Our ten \$25.00 winners for the month of Dec.

Save to Win are:

| | |
|------------|------------|
| Harry B | Laverne H. |
| Richard B. | Bette J. |
| Greer F. | Gloria O. |
| Heidi L | Roberta S. |
| James H. | William S. |

Skate Passes

Skate passes are still available for existing members for 20 FREE admissions to open skate at Little Bear West Arena. New members may be eligible for up to 10 free skates. Stop in to pick up your pass. (limit of 2 cards/family)

LFCU Scholarship

Limestone Federal Credit Union will be awarding a \$1000 scholarship to a graduating member or any member who will be continuing their education at a college or technical/vocational school. Field of study must in either:

Business Accounting Education

A written essay is required. Applications, a list of criteria, and details are available at:

MHS Guidance Office
Big Bay de Noc School
Limestone Federal CU

**Scholarship will be awarded at \$500 per semester. A GPA of 2.5 or higher for the 1st semester is required for payment of the 2nd semester.*

Deadline is April 1, 2012.

Return applications to schools or credit union .

See application for details.

There's still Time

You have until April 17, 2012 to contribute to a traditional or Roth IRA through your credit union for tax year 2011.

A traditional IRA can reduce your gross income and your investment can grow, tax deferred. Each IRA has its own possible tax benefits.

Call or stop by your credit union, and we'll be happy to answer any questions you may have about opening or adding to your existing IRA account. Remember, April 17, 2011 is the deadline for contributing to your 2010 IRA.



For being a Credit Union Member