

Two Position Open For The Board Of Directors

There are **TWO** positions open for the Board of Directors.

Incumbents running for the Board of Directors are:

*Judy Zerilli
Elizabeth Chartier*

Board of Directors Duties:

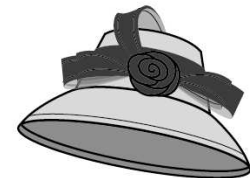
Members of the Board of Directors are responsible for the direction and over sight of the credit union. They meet monthly at 4:00 PM. Sometimes it may be necessary to have special meetings.

If you are interested in volunteering your time for any of the above positions, please call 341-5866 or stop in and speak with Jennifer Watson.

2013 *Annual Meeting*



Off to the Races!



Friday, March 1, 2013

At St Francis de Sales gymnasium

Join us for the fun

6:00 PM Registration and Cocktail Hour

7:00 PM Dinner-followed by the Meeting

Tickets are available \$10 Member / \$15** Non-member

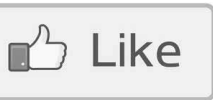
Bright colors for all and
hats for the ladies are in fashion at horse races

Limited seating

*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 26th, if seating allows

**The Credit Union will be closing at 3:00PM on Friday, March 1st
in order to prepare for the meeting**



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



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 admissions. Stop in to pick up your pass.

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



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, 2013.

Return applications to schools or credit union. See application for details.



Secure Your Future With an IRA

When it comes to saving for your retirement, more is better. So even if you participate in an employer-sponsored retirement plan, consider contributing to a traditional and/or Roth IRA. If you meet adjusted gross income guidelines, there is no limit on the number of Roth and traditional IRAs you can own, although your combined annual contributions to all of them cannot exceed the maximum annual contribution limit. For 2012, the limit is \$5,000 (\$6,000 if you are 50 or older) and a limit of \$5,500 (\$6,500 if you are 50 or older) for 2013. Your contribution to a traditional IRA may be tax deductible, depending on your adjusted gross income and any participation in an employer-sponsored plan. Funds you place in a Roth IRA are not deductible, but any interest you earn accumulates tax-free and there are no minimum withdrawal requirements.

Did you know that you may be able to take a tax credit of up to \$1,000 (\$2,000 if filing jointly) for making eligible contributions to an IRA or employer-sponsored retirement plan? The Saver's Credit is available if you are 18 or older and meet income restrictions. You cannot be a full-time student or be claimed as a dependent. For more information, visit irs.gov, then visit the credit union to open or contribute to your IRA.



Don't forget about your **IRA Deadline**



Valentine's Day

Thursday, February 14, 2013



PRESIDENTS DAY
Monday, February 18, 2013