

## Holiday Hours

THANKSGIVING	THURS. NOVEMBER 22, 2012	CLOSED	
	FRI. NOVEMBER 23, 2012	7:30-5:30	DRIVE-THRU
		8:30-5:30	LOBBY
	SAT. NOVEMBER 24, 2012	9:00-12:00	LOBBY & DRIVE-THRU
	SUN. NOVEMBER 25, 2012	CLOSED	
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	DRIVE-THRU
		8:30-12:00	LOBBY
	TUES. JANUARY 1, 2013	CLOSED	



### 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*



### Christmas Loan Special now 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.

# Save Time and Money

Let us help you save both with online Bill Pay. Easy to set up...easier to use. No stamps, no envelopes, no hassles. Log onto your internet teller, select Bill Pay, then click on the View Demo in the upper right That fast...that simple.

\*Bill Pay is \$5.95/month. For Member's Choice Checking Bill Pay is free.  
Contact us how you can qualify for Member's Choice!



## Staff News

LFCU Employees have over  
100 combined years  
of service



Like

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



## Breast Cancer Awareness

### Another FABULOUS Year

We can ALWAYS count on our members!

Thanks to all of you, we have received \$543 to be donated to Shirley's Angels, our local cancer support group. Almost \$200 was raised at the bake sale during CU Week and the remainder was from the pink pen donations.



## Can-a-thon

We will be accepting nonperishable food or cash donations for TV6

November 4th - December 1st

This is a great way to help those in need this holiday season

## We Salute You!

We would like to take a moment to express our deepest gratitude to those brave men and women, our veterans, who have sacrificed and given so much in the name of freedom.

Veterans Day, November 11 of each year, is the day we officially honor all American veterans, living and dead, of wartime and peacetime. It is a day dedicated to thanking living veterans for their commitment and service to our country. Originally observed as Armistice Day, a day to honor all veterans of WWI, Veterans Day was deemed an official legal holiday on June 1, 1954. The day is traditionally commemorated with a wreath-laying ceremony at the Arlington National Cemetery and events throughout the US. As of 2001, the week of November 11-17 was named National Veterans Awareness Week.



It is so important during this designated time (and every day) to stop, think about, appreciate, and thank those dedicated individuals who have given so much for America, its people, and our way of life. We salute you!

## 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!



## '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     November     December     January