



We will be **CLOSED** for
staff training

Effective 10/01/2012

IRA Rates

The new rates are
2.09% A.P.R.
2.10% A.P.Y.

In the Pink

Support Breast Cancer Awareness Month. With a donation of \$1.00 or more, you will receive a **PINK** Limestone Federal CU pen that shows your support. 100% of the money collected will be donated to the Susan G. Komen for the Cure.



Time To Celebrate International Credit Union Day

It's a simple, but profound message: Members Matter Most. It's the key concept behind credit unions and the theme for this year's International Credit Union Day, October 18. Observed the third Thursday of October each year, ICU Day is a day set aside to reflect on credit union values and principles: Why we do what we do, and how we do it. This is also the United Nations' International Year of Cooperatives, a yearlong celebration promoting the many ways credit unions and other cooperatives worldwide are helping people help themselves.

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 you improve the quality of your life. Members Matter Most - three words that speak to the heart of credit union philosophy. So join us in celebrating ICU Day. You are our number one priority. Stop by the credit union to learn more about how you can get the most out of your membership.

Your Vote, Your Voice

The right to vote in the United States may be one that some take for granted. However, many have engaged in hard-fought battles throughout U.S. history to earn this valuable right. Therefore, it should be appreciated and exercised. It is the primary tool in having a voice in our democracy. Voting ultimately affects how decisions are made regarding our society and its governance. Although voting does not guarantee that all of your wishes, beliefs, and requests will be met and put into practice, choosing not to vote silences your voice and eliminates the opportunity for change, altogether.

In 2012, the act of voting is more important than ever. On Tuesday, November 6, 2012, the 57th quadrennial United States presidential election will be held in which incumbent President Barack Obama is running for his second and final term. Simultaneously, United States Senate elections, United States House of Representative elections, eleven gubernatorial elections, and a number of state legislature elections will be happening as well.

Some of the hot topics surrounding the 2012 Presidential election include the economy, specifically jobs, spending, and taxes, and social issues such as abortion and same-sex marriage. Many political experts are predicting a brutal and ugly political fight. Voters will tend to avoid taking sides with their parties and opt to decide for themselves based on the issues and the candidates' stances. Traditionally, election results are swayed by those on the far left and far right but this year's election may be more heavily impacted by the middle.

The moral of the story...the 2012 Presidential Election is anyone's battle and your vote, your voice, can truly make a difference. So, as they say, **ROCK THE VOTE!**

Staff News

Welcome

Mandy W - Teller

Anniversaries...

Renee

7 years - October

Tina

7 years - December

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



Thank You Volunteers

Volunteers play an important role in the success of our credit union. Therefore, we would like to express our sincere gratitude to the dedicated individuals who serve in a variety of volunteer capacities including the Board of Directors, Supervisory Committee, Loan Committee, and Scholarship Committee, just to name a few. These active enthusiastic members take time out of their own busy schedules to maintain a healthy forward-thinking credit union for all of us, and do so without monetary compensation.

In the true spirit of People Helping People, credit union volunteers donate their hard work and decision-making skills not only to help the credit union grow and prosper as an organization but also to help make a positive difference in the lives of its members. Credit union volunteers understand the meaning and worth of a member-owned, member-run financial institution. So, to our steadfast volunteers, we recognize and thank you for your tireless service.

Turn your credit union membership into great savings on a new vehicle.

It's easy to save big on an eligible, new Chevrolet, Buick or GMC vehicle* of your choice! Just register for the Credit Union Member Discount from GM** today, and you can receive Preferred Pricing, which is a special discounted price below the MSRP. Here's everything you need to know about this discount. Shop for vehicles. View current incentives and promotions.

Get pricing examples and more at...

lovemycreditunion.org



Just a reminder:

We are updating our home mortgage files. If you have a mortgage with us and do not escrow for it, please bring in your PAID property taxes for Summer 2012.

Thank You!

lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

- **10% off*** select regularly priced Sprint service plans
- **15% off*** select regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee

Tell them you're a **Credit Union Member** to get this exclusive offer.

Ask them to be attached to the **NACUC_ZZM Corporate ID**.

Click www.LoveMyCreditUnion.org/Sprint

Call **877.SAVE.4.CU**. (877.728.3428)

Visit your local Sprint retail location.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovemycreditunion.org/Sprint.



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



Parents: Make sure children can see through their masks and that others can see them by applying reflective tape to dark clothing.

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

Have a safe and Spook-tacular Halloween!!

