

## Are YOU Protected?

Do you have a loan without payment protection? Are your payments covered should you become injured or involuntarily unemployed? Will your loans be paid off in the event of your death? Is your co-signer also protected? Will your credit rating be protected when something DOES happen? **Will your family?**

### Help Preserve Your Standard of Living:

Whether you have an existing loan or taking out a loan to make home improvements or buy a vehicle, it can be a financial gamble because things happen...life happens. You're betting you can pay back your loan and you won't lose your job (to no fault of your own), or become disabled (due to injury or illness), or pass away, leaving your family responsible for your loan balance. Life events can cause financial hardship, making bill-paying difficult. You don't want delinquent payments and defaulted loans to cause you to lose your assets, negatively impact your credit rating, or cause financial distress for your family.

### Help play it safe.

LFCU's Member's Choice debt protection is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. Simple eligibility requirements ease the enrollment process.

### Protection that matters.

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), LFCU's Member's Choice debt protection will cancel or reduce repayment of your loan debt—helping to lessen your worries, and your family's worries, about paying loans during a time when your income may be reduced or lost and paying other household bills becomes challenging.

Protected events include:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment

Call or stop in to speak with a loan officer to get protected immediately or have your questions answered.

## MEMBER APPRECIATION WEEK JIM KOEUNE...

is the WINNER of the fabulous grill!



## COMING IN OCTOBER...

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.



*(Pink pens won't be available again until next year)*

## 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	2.73%	2.75%
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](http://www.limestonefederal.com)



## E-Statement Disclosure Agreement

- By accepting the terms of this agreement, you have elected to receive your periodic account statements electronically and understand that you will no longer receive a statement by US Mail. You also agree to receive electronically any other disclosures or notifications, including IRS reporting information, which Limestone FCU routinely includes with or on your statements.
- If you change your email address, you are responsible to promptly notify Limestone FCU of your new address. Your email address can be updated directly through Online Banking or by contacting your local Limestone FCU branch office.
- You will be notified each statement period when you login to Online Banking that a new statement is available online. Statements will normally be available the evening of the last business day of the month and will remain available for at least 12 months.
- You may request a paper copy of your statement, which will be subject to a fee, by contacting your local Limestone FCU branch.
- The following software requirements are necessary to receive and view your statement online: Adobe Acrobat Reader 6.0 or higher (available at <http://www.adobe.com>), an Internet connection, and a Web browser capable of at least 128 bit encryption.
- By accepting the terms of this agreement, you represent that you are authorized to enter into this agreement for all persons who are authorized to access this account and that such persons will be bound by the terms of this agreement. You have the right to terminate your electronic statement access at any time by providing written notice to Limestone Federal Credit Union, 131 River Street, Manistique, MI 49854 or by visiting your local branch office.
- It may be necessary from time to time to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message when you login to Online Banking.

This disclosure can also be found on the CU's website home page under Privacy & Disclosures [www.limestonefederal.com](http://www.limestonefederal.com)

### As a reminder: School is back in session.

- \* Please watch out for kids. They may show up ANYWHERE
- \* SLOW DOWN in school zones. Speed limit is 15MPH
- \* Watch for stopped school busses
- \* Do not pass a school bus when it is stopped
- \* Keep a safe distance from the back of the bus when driving or stopped



the **LAST**  
Word

It's all about quality of life and finding a happy balance between work and friends and family.

Philip Green