



Financial Aid Night

Limestone Federal Credit Union (LFCU) and Manistique High School (MHS) teamed up to provide parents and students with financial aid information on February 9th at the high school.

Approximately twenty-five students and parents joined LFCU Education Service representatives, Jessica Beckman, and Terie Faye Ranguette along with MHS interim Guidance consultant, Carol Garai.



Beckman and Garai explained exactly what financial aid was along with other types of funding available for college. Participants learned about federal and private loans, scholarships, and employ-

ment/work study opportunities.

Participants were very interested in the government's free application for federal student aid, otherwise known as FAFSA. Computers were set up for parents to help walk them through the process of applying. Time was set aside for a Q & A session.



Jessica Beckman (l) of Limestone Federal Credit Union teams up with MHS interim Guidance Counselor, Carol Garai (r) to talk to parents and students about financial aid options for college.

You're
Invited!

61st

Annual
Meeting

Friday,
March 18, 2016
Business Meeting ~
5:30 pm

Limestone Federal
Credit Union's
Grand Lobby

Cocktail Reception
& Light hors d'oeuvres to
follow...

6:00 pm - 8:00 pm

MEMBERS ONLY!

Prizes • Give-a-ways • No tickets required.
No fees required. • Cash Bar.





Got The Travel Bug? We Can Help!

Limestone
Federal
CU



If you're itching to get away, we can help. From setting up a savings plan or providing the perfect loan, we can get your toes in the sand, your legs on a ski hill or your fishing gear in a boat! Call our loan department today! **906-341-3118 ext. 100**

Credit Union
STRONG
YOUTH MONTH APRIL 2016
PUMP UP YOUR SAVINGS!

Teach Your Children Financial Independence

Are your kids on the right track to financial independence?

For many of today's young adults, the weakest link lies in learning the basics. According to a 2015 survey conducted by Harris Poll on behalf of Junior Achievement USA, the number of teens who think their parents don't spend enough time talking to them about managing money significantly rose (21 percent in 2014 to 32 percent in 2015).

Achieving economic prosperity is difficult, and it's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence, and here's how:

Join. For starters, open a credit union savings account for each child in your family. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and tracking transactions.

Share. Include your children in household money discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget for back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to Limestone Federal Credit Union when you want help. Our tradition of service and philosophy of self-help make LFCU a natural partner in pursuing financial security.

We're here to help. For more information, contact us at 906-341-5866.

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Save up to \$15 on TurboTax federal products.



Rates of Dividends...

	APR [†]	APY [†]
Shares	.10%	.10%
IRA'S	1.50%	1.50%
6 month CD	.50%	.50%
12 month CD	.65%	.65%
24 month CD	.90%	.90%
30 month CD	.95%	.95%

JUMBO CERTIFICATE RATES

12 month \$50,000 Min.	1.00%	1.00%
12 month \$100,00 Min.	1.10%	1.10%
18 month \$50,000 Min.	1.20%	1.20%
18 month \$100,00 Min.	1.30%	1.30%

[†]APR - Annual Percentage Rate APY-Annual Percental Yield

Note: Rates are subject to change without notice. Call for current rates and terms.

SPEEDY LINE...

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Make Loan Payments
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**Limestone Federal
Credit Union**

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(906) 341-6070 (fax)

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NCUA

National Credit Union Administration, a U.S. Government Agency

