

LIMESTONE FEDERAL CU NEWSLETTER

February Review 2019



Members Save Up to \$15 on TurboTax *...the software that has you covered!*

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member, you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

- Searches over 350 deductions. TurboTax finds every deduction and credit you qualify for, so you don't miss a thing.
- Get a head start on your taxes. Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- Expert review of your return. With TurboTax Live you can have a live CPA or EA by your side to answer questions and review your tax return.

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- ♥ The Benefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint@!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop.

The more offers you take advantage of, the more you save.



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Limestone Federal Credit Union's Charles Burley Scholarship Award deadline is April 3, 2019. LFCU will be awarding a **\$1,000.00 scholarship** to a graduating student or any member who will be continuing their education at a college or technical/vocational school.

Requirements:

- Field of study must be in either Business, Accounting, or Education.
- A written essay is required.
- **Deadline for completed applications is April 3, 2019.**



Applications, complete with a list of criteria and details, are available at:

MHS and Big Bay de Noc Guidance Offices.

Scholarships will be awarded at \$500.00 per semester.

Reward announcement will be made during Honors Night, currently scheduled for 5/15/2019 at the High School.

A GPA of 2.5 or higher for the first semester is required for payment of the second semester.



Spring Break, summer vacations, backpacking through Europe, or experiencing our own amazing country. Whatever your adventure Limestone wants to help you get there!
Open a Savings Account today with us and begin your journey to financing your next big adventure!

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LFCU Spotlight On Hailey Hoholik



Manistique native, Hailey Hoholik joined Limestone Federal Credit Union on June 7, 2018 as a Teller. Hailey graduated from Manistique High School and attended Northern Michigan University where she received her certification in Phlebotomy. After working at Marquette General Hospital for a year, Hailey was ready to

return to Manistique to explore career opportunities in her hometown!

Hailey learned through a friend already employed at LFCU that there was an open Teller position she might be interested in. Hailey heard about Limestone's training and educational opportunities along with professional growth possibilities, she applied, and was a successful candidate.

Hailey is the daughter of Nick and Lisa Hoholik. In her spare time, she enjoys her almost two-year-old English Setter named Primer. A lover of the outdoors, fall and winter are her favorite seasons and you'll find her four wheeling, snowmobiling, hunting, and ice fishing. She also loves to be with her friends and family, and enjoys bonfires.

Indoors, Hailey likes watching thrillers and comedy movies and listening to country and rock music. You will also find her on the volleyball courts in the fall, and the golf course in the summer!

Well-traveled, Hailey has been to Mexico, Grand Cayman, Jamaica, Texas, Alabama, and Florida! Hailey enjoys her coworkers and the atmosphere they create. "I'm happy to come to work in the mornings." says Hailey.

SHARE DRAFT ACCOUNT FEES	LFCU	
Overdraft/Check Pay Privilege per item	\$	18.00
NSF per item	\$	36.00
Returned Item	\$	18.00
Stop Payment Request	\$	5.00
Postdated Item Request	\$	5.00
Deposited Item Return	\$	18.00
Monthly Bill Pay for Standard Checking	\$	-
Monthly Bill Pay Inactive	\$	25.00
ACH Unauthorized/Improper Entry	\$	25.00
Monthly Account Reconciliation	\$	5.00
EFT FEES		
Replacement ATM/Debit Card	\$	5.00
PIN Reissue / Reminder	\$	1.00
ATM Withdrawal/Transfer	\$	1.00
ACH Overdraft per item	\$	18.00
Debit Card Overdraft per item	\$	18.00
OTHER SERVICE FEES		
Dormant Account	\$	25.00
Wire Transfer (Outgoing)	\$	20.00
Wire Transfer (Incoming)	\$	20.00
Cashier's Check	\$	1.50
Money Order	\$	1.00
Quick Checks (Starter or Filler)	\$	5.00
Traveler's Card	\$	4.99
Gift Cards	\$	4.99
Travel Card Reload	\$	2.00
Statement Copy	\$	2.00
Account Activity Printout	\$	1.00
Fax per page: Incoming	\$	1.00
Outgoing	\$	1.00
Return Mail	\$	5.00
Account Research	\$	-
*In excess of 30 Minutes	\$	35.00
Financial Counseling	\$	-
*In Excess of One Hour/Week	\$	30.00
Garnishment per item	\$	25.00
Loan Processing Fee	\$	45.00
Consumer Loan Unsecured >\$5,000.00	\$	90.00
SHARE VALUE/MEMBERSHIP FEE		
Par Value of One Share	\$	5.00
Membership	\$	0.25

Above Fee Schedule Effective April, 1, 2019.

Rates of Dividends

	APR [†]	APY ^{††}
Shares	.10%	.10%
IRA's	1.50%	1.50%
6 month CD	.25%	.25%
12 month CD	.75%	.75%
18 month CD	1.10%	1.10%
24 month CD	1.25%	1.25%
30 month CD	1.25%	1.25%
JUMBO CERTIFICATE RATES		
12 month \$ 50,000 Min.	.80%	.80%
12 month \$100,000 Min.	.90%	.90%
18 month \$ 50,000 Min.	1.30%	1.30%
18 month \$100,000 Min.	1.40%	1.40%
24 month \$ 50,000 Min.	1.40%	1.40%
24 month \$100,000 Min.	1.50%	1.50%

† APR - Annual Percentage Rate
†† APY - Annual Percentage Yield

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



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(906) 341-6070 (fax)



LoveMyCreditUnion.org



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

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