

LIMESTONE FEDERAL CU NEWSLETTER

January Review 2019



TICKETS ON SALE NOW!
\$12 PER MEMBER

Limestone Federal Credit Union

**ANNUAL
— 64th —
MEETING**
March 1, 2019

With You Through It all

GREAT FOOD,
AWESOME FRIENDS,
FUN PRIZES, AND MORE!

WHEN	WHAT	WHERE
Friday, March 1 st 6:00 pm - Cocktails & Social Hour 6:30 pm - Dinner & Meeting to Follow	All members are invited to attend our annual meeting as we report on last year's successes, review annual business, and recognize credit union milestones.	St. Francis de Sales School FREE Transportation Available

Visit us in the lobby to purchase tickets!

Limestone Federal Credit Union will be awarding a **\$1,000.00 scholarship** to a graduating member, 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.



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and the chance to win \$25,000. And, as a credit union member you can save up to \$15 on TurboTax this tax season.

- Get a chance to win \$25K. Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.

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Limestone Federal Credit Union Spotlight on Cassidy Cayemberg



Cassidy Cayemberg joined Limestone Federal Credit Union in September of 2017 as a Teller. Cassidy worked at a Credit Union in Escanaba before applying for a position at Limestone, stating she really wanted to work closer to home. With her knowledge and belief in the credit union movement, Cassidy found herself the newest member of the loan department as their loan processor not long after starting.

Cassidy is the daughter of Tim and Melissa Cayemberg of Isabella. The joy of her life is her 1 ½ year old daughter Kynlee who hasn't found a song she doesn't like to dance to! Together, they all enjoy their 12-year-old Chihuahua named Rudy.

Cassidy graduated from Big Bay de Noc high school and took classes at Bay in Business and Accounting.

Working full-time and being a busy mom, doesn't leave Cassidy with much free time, but when she does, you'll find her reading anything from a murder mystery to romance. Her preference for music and movies runs across almost all genres. When asked what station her car radio is set to her answer, 102.5 country! Cassidy's favorite hobby is crafting, especially on her cricut, a vinyl lettering and sticker maker. Musically talented, Cassidy can also play the piano.

Well-traveled, Cassidy has been to Alaska, Mexico, Florida, and Arizona. Next time you're in the credit union, make sure you say "hi" to Cassidy.

2019 BOARD OF DIRECTORS

Two positions are open for the Board of Directors.
Incumbents running for the Board of Directors are:

Amy Braun and Judy Zerilli

LFCU Board of Directors Duties Include:

Responsible for the direction and control of the credit union. The Board of Directors meet once a month at 4:00 p.m. Sometimes it is necessary to have special meetings. If you are interested in volunteering your time for any of the above positions, please call 341-5866 or stop in and speak with Jennifer Watson, CEO.

Turbotax -

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- TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- Real CPAs review your return. With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. **Start today and save!**

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

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.



131 River Street
Manistique, MI 49854
(906) 341-5866 or (906) 341-3118
(906) 341-6070 (fax)



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and backed by the full faith and credit of the United States Government

NCUA

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