

Built on the *limestone* foundation

Limestone Financial Credit Union

As we transition from summer into fall, it is hard to believe we're already through Q3 and looking ahead to 2025. Reflecting on the season, I am incredibly impressed with what our team has accomplished.

This summer, we made significant strides in our state charter conversion and field of membership expansion. We were thrilled to announce we secured a major grant for one of our small business members, onboarded multiple new employees, expanded our financial literacy efforts, and welcomed a record number of new members into the Limestone family.

Before we turn our attention to what lies ahead, I want to extend a sincere thank you to our entire team for their dedication to advancing the credit union's mission. Scaling up to deliver exceptional service isn't easy, and while their efforts often go unseen, our staff continues to deliver personalized, outstanding service to each member. Their dedication is what keeps our credit union moving forward, and for that, I am proud and grateful.

Our partnership with Lake Superior State University (LSSU) brought us multiple opportunities this season to engage with young entrepreneurs and incoming college students. Through a variety of on-campus events, our team delivered relevant financial literacy education that I am particularly excited about. One program—new to our financial literacy offerings—left me especially proud of what we're building here at Limestone. A book, Owl and Otter and the Big Yard Sale (made possible by the Michigan Credit Union Foundation) was paired with a [lemonade stand](#), providing students ages 6 to 12, the opportunity to raise over \$500 for two local charities. Activities like this make me especially proud of the content we are delivering to our youth.

Our financial education outreach extends well beyond traditional classroom lessons, incorporating interactive activities designed to expand students'

understanding of personal finance and spark entrepreneurial interest. These experiences encourage students to explore entrepreneurship, a vital career path as small businesses form the backbone of the Upper Peninsula's economy. Providing students with real-world financial and business insights is essential for nurturing long-term growth and interest in their communities. Among these initiatives, programs like The Grind Coffee House and Learn It. Plan It. Pitch It. have a lasting impact on students and the community. These initiatives foster creativity, innovation, and business skills in the next generation, and we look forward to continuing to support young entrepreneurs with relevant financial education programs.



The Lemonade Stand Was A Hit

"The students of the LSSU Kids Camp showed incredible dedication in planning, building, and running their lemonade stand. Entrepreneurship at a young age not only teaches children creativity, resilience, goal setting, and teamwork, but also equips them with essential skills that will serve them well in their future. The lemonade stand was a hit, and the children had a blast!"

-Chelsey Zeeryp, Branch Manager, at The Hub @ LSSU.



This August, as part of our state charter conversion and field of membership expansion, we underwent an examination by the Department of Insurance and Financial Services. We're proud of the examination results and are happy to report we've received tentative approval, and will be moving forward to the membership vote.

Alongside the conversion, we will be adopting a new name: Limestone Financial Credit Union. After thoughtful deliberation by our team and board, we decided on this name to retain the familiar "LFCU" branding that has become synonymous with our identity, while also honoring our roots founded by Inland Lime and Stone, Co. employees. This name positions us for growth as we expand our reach across the State of Michigan. Communication with our members remains a top priority as we navigate this transition (see the Q&A on the right, and the [Special Newsletter Addition](#) for details).

Additionally, we're excited to announce that The Grind Coffee House was awarded a \$19,673 Elevate Small Business Grant (see page 3) through our membership with the Federal Home Loan Bank. This funding will support their growth through capital investments, workforce training, and other initiatives to enhance their business. Our FHLB membership, approved in April 2024, connects us to a variety of programs and grants that will help our small business members thrive. For those interested in the 2025 grant round, we encourage you to reach out to us for guidance on the application process.

This year, we also secured two grants that allow us to enhance service without incurring additional costs:

- ✓ Superior Health Foundation Grant (\$1,700): This funding will allow us to purchase an AED for the main branch lobby, furthering our commitment to member safety. All team members recently completed CPR and First Aid training, generously provided by Schoolcraft Memorial Hospital.
- ✓ National Credit Union Administration Grant (\$10,000): This grant will enable us to acquire laptops and implement Microsoft Office 365 across the organization, supporting our digital strategy and allowing us to better serve our members.

Q&A

What can members expect with regard to the charter conversion?

The charter conversion is a multiple step process. We have received tentative approval from the regulators, the next step is for the membership to vote during our Special Member Meeting (see [Special Newsletter Addition](#) for details).

Membership Vote:

The membership vote will consist of mailed ballots and a special meeting. We will be holding this meeting on November 25, 2024, in anticipation of starting the new year as Limestone Financial Credit Union.

Will I receive a new account number?

No, all member account numbers will remain the same.

Will I need new checks?

Members can continue to use existing stock of checks. Upon reorder, the name will be updated.

What about my debit and credit cards?

We do not expect any interruption of debit or credit cards. These cards will be reissued on their normal cycle.

This newsletter is packed with product and service updates, team member spotlights, educational achievements, and volunteer activities. We hope it provides you with valuable insight into future projects and the direction of LFCU.

As always, my door is open. If you have questions or insights you'd like to share, please don't hesitate to stop by, send an email, or text me. I look forward to hearing from you!



Jennifer C. Watson, CEO

Jennifer C. Watson



Employee Spotlight

This quarter's Employee Spotlight goes to Jodi Hakes, Member Service Representative. Since joining the credit union in September 2023, Jodi has quickly become a welcoming presence on our front line, always greeting members with a smile. Her unwavering patience and willingness to go above and beyond for both members and colleagues represent the spirit of our credit union. We're fortunate to have her on our team, and we appreciate all the positive energy she brings each day.

Elevate Small Business Grant



Limestone Federal Credit Union, a member of the Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis), has helped to secure a \$19,693.00 Elevate Small Business grant for The Grind Coffee House.

The Grind Coffee House focuses on its mission of making coffee while making a difference.



"The crew and I at The Grind Coffee House are elated to have been selected as Limestone Federal Credit Union's first Elevate Grant recipient. This grant will allow us to add an additional espresso machine to our lineup, improve our seating area to embody the all-inclusive environment we seek to provide and allow us to refine our skills in an efficient manner. We are grateful for this opportunity to foster growth within the shop and improve the service we provide to our community. It is our mission at The Grind to not only provide quality beverages and top-tier service, but to also provide a safe place for all. We hope that with this grant we will be able to build upon that foundation and continue to reach our goals with this momentum. Thank you, Limestone Federal Credit Union, for this opportunity and all that you provide for this community."

-Hali Holt, Owner/Operator, at The Grind Coffee House

With funds from the FHLBank Indianapolis' Elevate Small Business grant, The Grind Coffee House plans to add an additional espresso machine and improve its seating area for guests.

The FHLBank Indianapolis Elevate grant is open to all for-profit Indiana and Michigan businesses with annual revenue of less than \$1 million. Annually, applications are evaluated based on feasibility and proposed impact on the local community.

In total, this year FHLBank Indianapolis awarded \$1,009,561 in Elevate grants to small businesses looking to take their success to the next level. Learn more about the Elevate Small Business Grant at www.fhlbi.com.

About FHLBank of Indianapolis:

FHLBank Indianapolis is a regional bank included in the Federal Home Loan Bank System. FHLBanks are government-sponsored enterprises created by Congress to ensure access to low-cost funding for their member financial institutions, with particular attention paid to providing solutions that support the housing and small business needs of members' customers. FHLBanks are privately capitalized and funded and receive no Congressional appropriations. FHLBank Indianapolis is owned by its Indiana and Michigan financial institution members, including commercial banks, credit unions, insurance companies, savings institutions and community development financial institutions.

For more information about FHLBank Indianapolis, visit www.fhlbi.com and follow the Bank on LinkedIn and X (formerly known as Twitter) at @FHLBankIndy.

[Learn More](#)



Interactive Teller Machine

An Interactive Teller Machine (a.k.a. ITM) is just like an ATM but with one special feature, virtual assistance. You can access Limestone's ITM's at our Main Branch in Manistique (open 24/7) or at The Hub @ LSSU on Lake Superior State University's campus¹ (open during Cisler Center hours).²



ITM Features

- ✓ Our ITM virtual assistance feature lets you access your money without your Debit Card.³
- ✓ No ATM/ITM fees if used within the Co-op network.
- ✓ Make transactions, withdrawals, and check balances.

¹Our ITM Virtual Assistance feature is only available during live help hours.

²Cisler Center Building Hours: open M-F 7 AM - 10 PM, Saturday 8 AM - 9 PM, and closed Sundays.

³One form of identification is required to access your account without your physical debit card.

Hours of Live Help

Monday - Friday	8:30 AM - 6:00 PM
Saturday	10:00 AM - 1:00 PM
Sunday	Live Help Closed

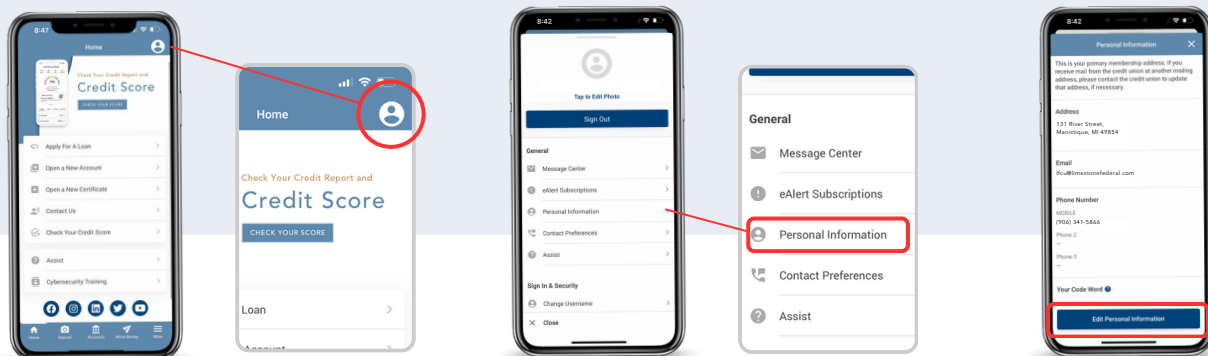
Update Your Personal Information

In an effort to ensure your information is up to date and that you're receiving our emails, we ask that you please update your Personal Information. Members can update their Personal Information within the Mobile App or Online Banking.

- i** To update your Personal Information in Online Banking, click the drop down arrow of your profile (upper right hand corner of your account). Next, select 'Personal Info & Settings.' Then, select 'Personal Information' and follow the prompts for authentication and to update your information. To update your Personal Information in the Mobile App, follow the directions below.

i How-to add your email in the LFCU Mobile App

- ✓ Open the LFCU Mobile App on your phone and login to your account.
- ✓ From the Home Screen, select your profile icon.
- ✓ From Your Profile, select Personal Information under General.
- ✓ Select the Edit Preferences button at the bottom of the screen.
- ✓ Scroll to the Email section to add or edit your email.
- ✓ Once you've added/updated your email, scroll down and select the Update button.





CYBERSECURITY AWARENESS MONTH

Secure Our World

During October, we promoted Cybersecurity Awareness Month, an international initiative that educates everyone about online safety and empowers individuals and businesses to protect their data from cybercrime. Even amidst large-scale data breaches and cyberattacks, Cybersecurity Awareness Month reminds everyone that there are simple, effective ways to keep yourself safe online, protect your personal data, and ultimately help secure our world.

Limestone FCU is proud to be a Champion and support this online safety and education initiative.

The theme of Cybersecurity Awareness Month in October was Secure Our World! This initiative reminds us that there are simple actions we can take every day to protect ourselves, our families, and businesses from online threats.

Top Four Ways to Stay Safe Online

- ✓ Use strong passwords and a password manager
- ✓ Turn on multifactor authentication
- ✓ Recognize and report phishing
- ✓ Update software



Explore Our Cyber Page

Scan the QR Code with your mobile device to explore October's resources on ways you can stay safe online. This page will remain active throughout the remainder of 2024.



[Learn More](#)

Jennifer Benedetto

Information Technology Director & Security Officer

Text Jen at 906-341-5866.



YOU DESERVE THE BEST SECURITY

UPDATE YOUR SOFTWARE!



Cybersecurity Awareness Month
October 2024



Lending Update

By Magan Peterson, Chief Lending Officer

As I sit and reflect on the busy summer and upcoming sweater weather, I want to thank our members who have chosen us for their financial needs. It is our pleasure to work with you to help your dreams become possibilities - whether it be your first time buying a home, remodeling your existing one, or getting a boat to park at the end of the dock, we are here every step of the way!

In September, the Federal Reserve announced the first of what is presumed to be several rate decreases, and we've seen fixed mortgage rates gradually decline. This creates an ideal opportunity for those considering home improvements or looking to buy a new home. Please reach out to us—we'd love to help you reach your goals. Over the past year, we've worked diligently to streamline our closing process, and we're now consistently closing mortgages in 25 days or less, with some completed in as few as 10 days!

An organization that is near and dear to my heart is the American Cancer Society, Bay Cliff Health Camp, and Community Charities (CBC). This organization supports members of our community impacted by cancer, Bay Cliff Health Camp, and chooses a local community charity annually.

This year, CBC, has chosen the Beacon House in Marquette which provides essential lodging for community members receiving treatment in Marquette area hospitals. Our team at Limestone will once again be holding fundraisers to support CBC's mission.

Please stop in and support this great cause! If you or a member of your family has been impacted by cancer and could use financial support, please reach out for an application to receive up to \$1,000 annually to help ease financial burdens of cancer treatments for travel, co-pays, or medical equipment. For more information on the CBC, contact Magan Peterson at 906-341-3118 x1183 or at mpeterson@limestonefederal.com.



Meet The CBC Board Members

Featuring Kara Ziminski, Alecia Goudreau, Kristine Ecclesine, Magan Peterson, Paige Pugh, and Kate Schuetter (not pictured).



Equal Housing Opportunity Lender. LFCU NMLS #405435. Magan Peterson NMLS#500592

Shift gears to Savings

Are you in the market for a new car or not liking your current monthly payment? Let's see if our Flex Loan Program is right for you! It is a lease-like product that allows for more flexible payments, and full ownership of the car (unlike a lease).

 Text our Lending Team at 906-341-3118.

[Learn More](#)





Marketing and Business Development School

We couldn't be prouder of our Business Development Officer, Sabrina Oshelski, and Marketing Director, Michaela Zuzula! They spent time sharpening their skills at America's Credit Unions Marketing and Business Development School, and both passed their exams.



Toys for Tots

The Marine Corps League U.P. Devil Dogs Detachment #1478 is collecting donations for Toys for Tots from now until December 13, 2024. Stop by our Main Branch in Manistique to drop off your donations. The donation box is located in our lobby.



Home Warranty SCAM Alert

By Cassidy Cayemberg, Loan Officer

There have been several reports by our membership that they have received a letter stating that their Home Warranty is about to expire and references Limestone Federal Credit Union as the secured party on the mortgage.

These letters express urgency to renew or activate your current home warranty. Please be aware, this is a SCAM! Scammers are able to get this information through public records (your recorded mortgage is public record) and try to solicit people into their trap. Be extra vigilant when reviewing your mail or taking any phone calls before you give out any sensitive information, and be sure you absolutely know the source of the solicitation. Contact Limestone FCU to report this scam or to confirm any unknown mail received.

Equal Housing Opportunity Lender. LFCU NMLS #405435 | Cassidy Cayemberg NMLS #1949684

Unlock Your Home's Potential



HELOC Loans

Want to do some home improvements but don't want to refinance your current low-rate mortgage? We offer Home Equity Lines of Credit and also Unsecured Home Improvement loans with longer terms available. Reach out our Lending Team for more information!

[Learn More](#)

Text our Lending Team at 906-341-3118.

Equal Housing Opportunity Lender. LFCU NMLS #405435



Advocacy & Community



Back-To-School Supplies Drive

In August of 2024, our team saw a need to provide essential school supplies for parents during these challenging times. Together with our partners, we led a campaign that secured enough supplies for every K-5 classroom in Manistique. A big shoutout to our partners and community for making this possible!

Anthony Autore State Farm Munising Michigan | Bostique | Carmeuse Americas | CU*Answers | DTE Energy | Family Pride | Grover Real Estate | SineTech, LLC | Barr Team - Keller Williams Northern Michigan Peninsula Partners | Transnation Title Agency MI UP | Neighborhood Mortgage Solutions | ProAmpac | Schoolcraft Memorial Hospital | Holzman Law | VISA | Xtend, Inc. | Limestone FCU Team, Volunteers, and Member Owners.



LSSU Career Fair

The Hub @ LSSU had a fantastic time at the Lake Superior State University (LSSU) Career Fair! It was a great opportunity to connect with students and local employers while highlighting career opportunities in the financial industry. We look forward to participating in more LSSU events this year and into 2025.

BYOD Day

SineTech, LLC, joined us in our lobby on October 1, 2024, for Bring Your Own Device Day. Their team of technicians worked diligently to fight back against hackers and cyber attackers as they checked member devices for updates and endpoint protection.

Big shout out to our favorite SineTech Team for discovering over 385 vulnerabilities and 17,546 detections/removals of unwanted cookies and location trackers on member devices!





Lakerpalooza

We had too much fun helping students capture their first memorable event at LSSU's Lakerpalooza event. A big shout-out to the Michigan Secretary of State's Office for collaborating with us at Lakerpalooza to provide education on address changes and voter registration to our favorite Lakers!



Congratulations, Jen!

For the past three years, Jennifer Benedetto, Information Technology Director at Limestone, has been attending Credit Union Management School. This program is a collaboration between America's Credit Unions and the University of Wisconsin School of Business and provides credit union professionals with an opportunity to grow personally and professionally in the industry. Join us in congratulating Jen on graduating and earning a Certified Credit Union Executive (CCUE) designation. The team at Limestone couldn't be more proud of this accomplishment and milestone in Jen's career.



NC Jewelry Pop-Up Shop

In August, NC Jewelry, a local business founded by Nora Cunningham, that specializes in permanent fine jewelry, hosted a pop-up shop in our Main Branch Lobby. It was such a fun time having NC Jewelry at our branch. We can't wait to host more pop-up shops in the future to help promote our community businesses.



Workplace Excellence Training

During the fall semester at Lake Superior State University, we hosted a Workplace Excellence series along with Upper Peninsula Michigan Works!, led by Marry Kay Fossit-McGinn, Talent Specialist.

Students gained hands on experience on several modules including communication ability, dependability, workability, adaptability, and suitability. Each participant left the course with the knowledge they need to excel in their career, be an outstanding interviewer, understand workplace culture, and earned a certificate of achievement.

Financial Reality Fair at Marquette Senior High School

Team LFCU had the pleasure of joining Honor Credit Union, Embers Credit Union, and TruNorth Federal Credit Union for a Financial Reality Fair at Marquette Senior High School.

Collaborating with other credit unions that share the principle of "people helping people," helps us spread our educational initiatives throughout the region. We're proud to help empower students across the U.P. with these essential financial literacy skills.



In 2024, Michigan credit unions reached a total of 67,335 residents through financial literacy efforts.

Nationally, the credit union movement reached 365,938 students and 295,362 adults via financial education presentations.¹ We're proud to announce that Limestone Federal Credit Union placed 3rd in the "Most Students Reached" category for credit unions with assets of \$150 million or less, as listed in CUFEN's 2024 Annual Report.

[Learn More](#)



¹Source: Michigan credit unions rank among top states in youth & adult financial education. (n.d.-b). Michigan Credit Union League. <https://www.mcul.org/foundation/michigan-credit-unions-rank-among-top-states-in-youth-and-adult-financial-education>

Credit Union Kind Day

Limestone FCU celebrated Credit Union Kind Day by supporting two meaningful initiatives in Schoolcraft and Chippewa counties.



Schoolcraft Memorial Hospital HomeCare and Hospice

In Schoolcraft County, Limestone FCU started the day with a delicious breakfast at Upper Crust Deli. We had such a positive experience that we left five-star reviews on Google! Later, we organized an event where volunteers created No-Sew Tie Blankets, which were donated to patients receiving hospice care through Schoolcraft Memorial Hospital HomeCare & Hospice.

Hospice of the E.U.P.

In Chippewa County, our team enjoyed breakfast at Penny's Kitchen, where we were equally impressed with the food and service received! We were excited to show our support by leaving five star reviews for a local favorite. Later on, Limestone FCU volunteers prepared home-cooked meals, which were provided to families at Hospice of the E.U.P. These activities not only provided comfort to those in need but also fostered community involvement and care for community members.



A big shoutout to our entire team for their efforts this CU Kind Day! Each one made an impact in our communities. These initiatives were made possible by a grant awarded to Limestone FCU from the Michigan Credit Union League & Affiliates (MCUF).



Morning Brew

Recap of Community Connection Event: John Stapleton & Trisha Noble, Schoolcraft County Transit Authority

In July, our Morning Brew session featured two special guests, John Stapleton and Tricia Noble, who joined us to discuss the vital role of transportation in Schoolcraft County. As leaders of the Schoolcraft County Transit Authority (STCA), John and Tricia provided valuable insights into the services offered by the organization and how they are working to enhance mobility for all residents. Read about our Morning Brew Recap with Schoolcraft County Transit Authority on our blog.



[Keep Reading](#)



Recap of Community Connection Event with Amy Berglund, Director of Business Initiatives, InvestUP.

In June, the Morning Brew featured guest was Amy Berglund, Director of Business Initiatives, who joined us to discuss initiatives being led by InvestUP. During our conversation, Amy walked us through the initiatives important to Schoolcraft County and the Upper Peninsula as a whole. The conversation focused on population, housing, and labor. Read about our Morning Brew Recap with InvestUP on our blog.



INVESTUP™



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Our Summer in a Snapshot

By Chelsey Zeeryp, Branch Manager at The Hub @ LSSU

The Hub @ LSSU has had a vibrant and productive quarter, marked by exciting new additions and active campus engagement. We're thrilled to introduce our two new full-time team members, Sabrina Oshelski and Kariann Paoli. Both have quickly become integral to our team, and we eagerly anticipate the positive impact they will bring to Lake State Superior State University's campus and our membership.

We also welcome back returning intern Alexis Tyslicki, who will continue her internship during her final year at Lake Superior State University. Alexis's ongoing contributions are highly valued as she completes her studies.

This quarter, The Hub @ LSSU participated in several key campus events, including LSSU Campus Browze and Laker Palooza. These events allowed us to connect with many incoming and current students, fostering new relationships and strengthening existing ones. As we move forward into the school year, we are excited about the financial literacy opportunities and adventures ahead. Stay tuned for more updates from The Hub @ LSSU as we enter the 2024-2025 school year!





Summer Education Initiatives

By Jill Connin, Education Coordinator

During the summer, LFCU's educational programs took a new approach. In Manistique, we set up a booth at the Schoolcraft County Fair. Depending on their age, children had three different activities to explore, all using play money to teach important skills.

For the oldest kids, the challenge was making change for the purchase of various items. Middle-grade kids created caterpillars out of coins and added up their total value, while our youngest learners practiced matching the fronts and backs of coins. Each activity provided an opportunity to engage with the kids and teach them something valuable about money.

Throughout the past year of in-classroom financial literacy programs, it's become clear that many students aren't getting enough practice with real money to feel confident counting or making change. If you have a child in your life, here are some simple ways to help them improve their money skills.

Ways To Improve Money Skills

For young learners, start by helping them recognize the front, back, size, and color of coins, along with the coin's name and value. For example, a quarter has a toothed edge, has George Washington on the face,



comes with different back designs, but is always worth 25 cents. Once they can identify coins, have them practice making piles of coins that add up to a dollar (e.g., 100 pennies, 20 nickels, 10 dimes, or 4 quarters).

Then, challenge them by asking, "If I give you a quarter, how many nickels is that? (5)," "If I give you two quarters, how many dimes is that? (5)." The next level is to have them make one dollar piles using mixed coins.

From there, you can introduce making change. For example, "If I want to buy a lollipop for 50 cents and give you a dollar bill, what change will I get back?" At first, accept any correct answer, even if it's 50 pennies, but over time, encourage them to use the fewest coins possible.

Older children, from late elementary school through high school, should practice making change for larger amounts. A common mistake is not bringing the coin amount up to a full dollar and then including that as a dollar. For example, if an item costs \$12.50 and is paid for with a \$20 bill, students often give back \$8.50. Instead, they should practice counting up by adding 50 cents to make \$13, and then counting from \$13 up to \$20 for a total of \$7.50. Helping kids develop these skills at home can boost their confidence and prepare them for future financial independence!



Easy. Affordable. Secure.

LFCU Members Save 20%

on any online estate plan.

[Learn More](#)



Member Referral Program

Refer a friend and receive a \$100 BONUS¹

How to get the \$100 BONUS?

Refer a friend to become a member of Limestone FCU. Once the new member completes the following steps, you will receive the \$100 BONUS.¹

- ✓ Open a checking account at Limestone FCU
- ✓ Set-up direct deposit
- ✓ Conduct at least two debit card transactions within 14 days

ENROLL IN BILL PAY FOR A CHANCE TO WIN A SAMSUNG TV²

From now until November 30, 2024.²

[Learn More](#)



¹ Limited time offer available to Limestone FCU members in good standing. Limestone FCU reserves the right to change or terminate this promotion at any time, with or without notice or cause. In order to receive the \$100.00 cash bonus, members must refer new members to Limestone FCU, and new members must be 18 years of age or older, open an LFCU membership, set up direct deposit, and conduct at least two (2) debit card transactions within 14 days. The \$100.00 cash bonus will be paid as a dividend and subject to a 1099-INT.

² This contest is being run by CU*Answers and is available for Limestone FCU Members to enter. Please visit limestonefederal.com/cuanswers-contests/ to view the official contest rules.

Upcoming News & Events

November

Free Skate in Manistique Begins

November 1, 2024

Stop by our Main Branch in Manistique or The Hub @ Jack's Fresh Market to pick up your Free Skate Card. Available for youth 17 and younger (terms and conditions apply).

Veterans Day Office Closure

November 11, 2024 | All branches closed for Veterans Day

Ladies Night in Manistique

November 14, 2024 | Downtown Manistique
Stop by our Main Branch in Manistique to receive your Shop Local coupon! We'll start handing these out at 4:00 p.m. Coupons were gone within 10 minutes last year so make sure you arrive at Limestone early!

Special Member Meeting

November 25, 2024 | Main Branch Lobby
The Special Member Meeting will be held on this date in our Main Branch Lobby in Manistique (see [Special Newsletter Addition](#) for details).

Thanksgiving Day Office Closure

November 28, 2024

- Main Branch - closed.
- The Hub @ Jack's Fresh Market - closed.
- The Hub @ LSSU - closed.

November 29, 2024

- Main Branch - closed.
- The Hub @ LSSU - closed.

Small Business Saturday

November 30, 2024 | Downtown Manistique
Stop by The Hub @ Jack's Fresh Market to receive your Small Business Saturday Shop Local coupon! We'll start handing these out at 10:00 a.m. Coupons were gone within 10 minutes last year so make sure you arrive at Limestone early!

December

Holiday Office Hours

December 24, 2024

- Main Branch - closed at noon.
- The Hub @ Jack's Fresh Market - closed at noon.

December 25, 2024

- All branches closed for Christmas Day.

December 31, 2024

- Main Branch - closed at noon.
- The Hub @ Jack's Fresh Market - closed at noon.

January 1, 2025

- Main Branch - closed.
- The Hub @ Jack's Fresh Market - closed.

December 23, 2024 - January 3, 2025¹

- The Hub @ LSSU - closed.

¹Regular business hours will resume Monday, January 6, 2025. To access funds during this closure, members can visit local ATMs, visit their online banking/mobile app, or through remote check deposit. If you need immediate assistance during this time, please contact a representative from The Hub @ LSSU:

- Sabrina Oshelski: soshelski@limestonefederal.com or 906-440-5576
- Kariann Paoli: kpaoli@limestonefederal.com or 906-286-0852

SAVE THE DATE

Special Member Meeting

November 25, 2024 | 3:30 p.m. | Main Branch Lobby

Click the link below to view the Special Newsletter Addition to learn more about the Special Member Meeting.

[Special Newsletter Addition](#)



Discover the Difference at Limestone FCU

- 📞 Call Limestone at 906-341-5866
- 💬 Text Limestone at 906-341-5866
- 🌐 limestonefederal.com

