

Built on the *limestone* foundation

A Year in Review

As we begin the new year under a new name, Limestone **Financial** Credit Union, we're more committed than ever to serving our members, improving financial well-being, and contributing to the growth and development of the communities we serve. The year-end newsletter is always my favorite as it gives us the opportunity to reflect on the accomplishments of the past twelve months.



2024 Milestones and Growth

2024 brought a slate of new opportunities designed to solidify the long-term independence of the cooperative. The most notable was our transition to a State Charter. Through this conversion, we expanded our field of membership to serve the entire state of Michigan, paving the way for future growth and development of the organization.

This effort involved collaboration among our Board of Directors, team, and regulatory partners to ensure a seamless conversion. The process culminated with a membership meeting and vote, where member-owners overwhelmingly supported the transition.

We deeply appreciate the participation of our membership in this important decision. This vote underscores the essence of the credit union business model: as a member-owned financial institution, you have a voice in its future. This affirmative vote empowers us to move forward, fostering sustainable growth and expanding our products and services.

Community Engagement and Partnerships

Despite a full slate of projects, community engagement and volunteerism remained top priorities. In 2024, our team logged an impressive 574 volunteer hours, a 35% increase over 2023's 424.75 hours (see page 14), contributing to local and regional nonprofits, boards, and organizations.

We supported small businesses with gift card purchases, the annual Ladies Night and Small Business Saturday scratch-off programs, and the introduction of the Elevate Small Business Grant in partnership with FHLB Indianapolis. Additionally, we expanded connections between businesses and students through initiatives like Learn It. Plan It. Pitch It., the LSSU Kids Club Entrepreneurial Program, and the Career Pathways and Networking event.



Attention Members:

Our website has a new URL - limestonefcu.com.
Be sure to update your bookmarks and visit us at our new home page.

limestonefcu.com

[Visit Limestone FCU](https://limestonefcu.com)



Financial Independence and Literacy

Our collaboration with Lake Superior State University grew in 2024, with events focused on community connections, financial independence, and workforce development. Partnering with MSU Extension of Schoolcraft County, we provided financial literacy programs to over 833 students through classroom and stand-alone events. These efforts highlight our dedication to making a meaningful impact beyond traditional financial services.

Membership: Growing Together

As we strive to enhance the value we deliver, we need your help in improving the member experience. Over the past five years, we've invested heavily in technology, offering multiple ways for members to interact with us. These enhancements have led to quicker response times and greater service availability.

However, one challenge remains: our phone system. Members frequently call multiple times daily for balance or transaction updates—sometimes as many as 15 times in a single day—causing delays in assisting all members.

Starting in 2025, we will utilize our automated phone system to manage high call volumes more effectively. This change allows us to dedicate specific team members to balance and transaction inquiries while ensuring members with complex needs can connect with us more quickly.

We encourage you to explore the following tools for faster access to balance and transaction information:

- ✓ SpeedyLine: (1+) 833-628-1226 (see page 6)
- ✓ Mobile App/Online Banking
- ✓ Text our team at 906-341-5866

If you need assistance with these tools, our team is here to help.

Empowering Our Team

Our team is the pillar of Limestone FCU's success. Throughout this publication, you'll see the commitment of professionals focused on our mission and vision.

This year, we welcomed a Business Development Officer, introduced new professional development programs, and launched the SME (Subject Matter Expert) program to empower team members.

Beginning in 2025, all team members will participate in SME training, further enhancing their skills and ability to serve our members.

Looking Ahead

As we prepare for 2025, we remain dedicated to continuous improvement. Members can look forward to new products like Mechanical Repair Coverage and enhanced checking accounts with added features, including identity theft protection, credit monitoring, and cell phone insurance coverage. We will also continue seeking partnerships that bring value to our membership.

Gratitude and Vision

Reflecting on the successes of 2024, I am grateful for the trust and loyalty of our members, the dedication of our team, and the support of our Supervisory Committee and Board of Directors. Together, we have built a resilient credit union committed to making a meaningful impact in the lives of our members and the communities we serve.

Thank you for being part of our journey. Cheers to another successful year of growth and collaboration.



Jennifer C. Watson, CEO

Jennifer C. Watson



Limestone is the "it" Credit Union

"I have never seen a credit union as involved in their communities like Limestone. Within the Manistique community, they are the "it" credit union. Anyone that I have spoken with has rave reviews and they look forward to seeing Limestone represented at community events."

-Kariann Paoli, Member Service Representative of Lending and Deposit Operations



574 Hours Volunteered in 2024

Collectively, our team volunteered 574 hours in 2024—a 35% increase from 2023's 424.75 hours. See page 14.



\$75.3 MILLION

As of 12/31/2024, Limestone FCU's asset size is \$75.3 million (15.10% increase from 2023).



4,690

In 2024, we ended the year with a total of 4,690 members.



\$26.9 MILLION

In 2024, we disbursed \$26.95 million in loans (16.8% increase from 2023) to our members for a total of 1,814 loans (21.6% increase from 2023).



833

We reached 833 students through youth financial education in 2024.

Year-End Checklist

Use this checklist to see how you can contribute to our community, take advantage of products that will empower your financials, and so much more.

- Tired of receiving unwanted calls and junk mail?
 - Opt-Out: optoutprescreen.com/
 - Do not call registry: donotcall.gov/
- Make year-end donations to non-profits
- Open an [IRA Account](#) to begin saving for your future.
- Open a [Stash Save Account](#).
- Review your statements for unused subscriptions and recurring charges.

DELIVERY OF PRIVACY AND OPT OUT NOTICES

The Credit Union may reasonably expect that a consumer will receive actual notice of the privacy notice and opt-out right (if applicable) if the Credit Union uses one of the following methods of delivery:

Hand-delivery to the consumer, or mailing a printed copy of the notice to the consumer's last known address;

For a consumer who conducts transactions electronically, posting the notice on the electronic site and requiring the consumer to acknowledge receipt of the notice as a necessary step to obtaining a particular financial product or service;

For an isolated transaction with a consumer (such as an ATM transaction), posting the notice on the ATM screen and requiring the consumer to acknowledge receipt of the notice as a necessary step to obtaining a particular financial product or service. Visit limestonefcu.com/privacy-policy/ to view our privacy policy.



Year-End Taxes

Important tax documents are on the way! If you've earned over \$10 in interest, expect your 1099-INT form by January 31, 2025. Those who paid over \$600 in mortgage interest will receive a 1098 tax form. For your convenience, find these forms in home banking and our mobile app, downloadable in PDF format for easy printing or forwarding.

Questions? Text our Member Service Team.

 906-341-5866



A Trusted Credit Union

"Being a trusted, local credit union that's so involved in the community makes people feel secure and cared about."

-Lorelei Vallier, Member Service Representative



Why do you work at Limestone FCU?

"Limestone has provided me many opportunities throughout my career. I wholeheartedly believe in the credit union mission of 'people helping people'."

-Alyssa Swanson, Chief Operations Officer



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

Limestone FCU 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.¹

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>

Start Early, Save Big

Maximize Your Refund in 2025

We want our Limestone FCU members to come out on top this tax season. We're offering special discounts on tax services so you can land your best outcome for less. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.¹



LMCU Rewards Tax Time Sweepstakes

Enter our \$10,000 Tax Time Sweepstakes¹

As a credit union member, you can enter for a chance to win monthly prizes and \$10,000.¹



Love My
Credit Union®
rewards

Save Big This Tax Season



Save 20% on TurboTax
Federal Products.¹

[Learn More](#)



Save up to \$25 on
Professional Tax Prep.¹

[Learn More](#)



TAX PREP TIP

DON'T OVERLOOK DEDUCTIONS

Common deductions include student loan interest, medical expenses, charitable donations, and home office expenses, if applicable. If your return is complex, consult with a tax professional to ensure accuracy and to maximize your refund.



Why have you chosen to work at Limestone?

"I choose to work at Limestone because of the members and amazing co-workers!!"

-Jodi Hakes, Member Service Representative



Employee Spotlight

Sue Hinkson, Compliance Associate and BSA Officer

This quarter, we are proud to highlight Sue Hinkson, Compliance Associate and BSA Officer, for her exceptional contributions to Limestone FCU. Sue is a dedicated team member who consistently steps up to assist in any role or department, whether supporting the frontline, The Hub @ Jack’s Fresh Market, or assisting members directly.

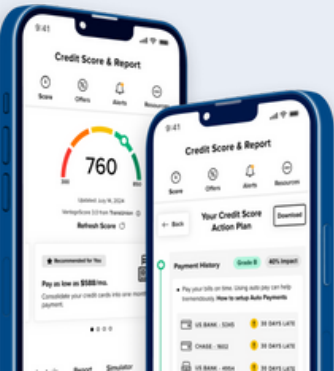
Her coworkers praise her as an outstanding team player whose positivity and dedication leave a lasting impact. Members frequently ask for her by name, recognizing the care and expertise she brings to every interaction.

We are thankful for her unwavering commitment to excellence and for being such a valuable part of the Limestone FCU team!

START THE YEAR STRONG:

Check Your Credit Score

- ✓ Analyze your credit score results.
- ✓ Review reports on current financial accounts.
- ✓ Run through credit score simulators.
- ✓ Set goals to improve your credit score.



powered by **savvymoney**



SpeedyLine Instructions

How-to use Limestone’s SpeedyLine

First-Time Use:

Call Limestone at 906-341-5866 to gain access to SpeedyLine. Then, call (1+) 833-628-1226 and enter your member number followed by the pound (#) sign.

Enter your temporary PIN (last four digits of the primary accountholders social security number) followed by the pound (#) sign.

You will be prompted to enter a new PIN. Enter the new PIN followed by the pound (#) sign.

Confirm the new PIN followed by the pound (#) sign.

Questions?

Text our team at 906-341-5866



Helping Members

“Limestone FCU helps members and people in the community realize what they are capable of and the potential they have when it comes to their finances.”

-Emma Jones, Intern

Current Rates¹

REGULAR SHARES/ CLUB ACCOUNTS	.10 % APY
IRA's	2.50 % APY
STASH ACCOUNTS (See Truth in Savings Agreement)	5.10 % APY
6 MONTH CERTIFICATE ACCOUNTS	4.00 % APY
9 MONTH CERTIFICATE ACCOUNTS	4.25 % APY
12 MONTH CERTIFICATE ACCOUNTS	4.00 % APY
14 MONTH CERTIFICATE ACCOUNTS	3.50 % APY
18 MONTH CERTIFICATE ACCOUNTS	3.50 % APY
24 MONTH CERTIFICATE ACCOUNTS	3.50 % APY
30 MONTH CERTIFICATE ACCOUNTS	3.50 % APY
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	3.60 % APY
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.60 % APY
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	3.75 % APY
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.75 % APY
18 MONTH IRA CERTIFICATE ACCOUNT	3.75 % APY

¹ APY: Annual Percentage Yield. NOTE: Rates effective as of 01/06/2025 and are subject to change without notice. Call for current rates and terms. Federally insured by the NCUA.

Strengthening Cybersecurity Together:

LFCU's 2024 Cybersecurity Initiatives

At Limestone FCU, protecting your digital security is our top priority. In 2024, we proudly championed the Secure Our World Campaign during Cybersecurity Awareness Month, spreading awareness about the importance of online safety. As part of this effort, we hosted several Bring Your Own Device (BYOD) Day events, where members were invited to have their devices checked for vulnerabilities by SineTech, LLC, cybersecurity professionals. These events, held at the LSSU Health Fair and our Main Branch, helped uncover and address over 22,880 vulnerabilities, reinforcing our commitment to keeping your data safe.



Jennifer Benedetto

Information Technology Director
& Security Officer

Text Jen at 906-341-5866.

Cybersecurity is a shared responsibility, and small steps can make a big difference. We encourage our members to adopt habits like enabling multi-factor authentication, keeping software updated, and avoiding links in suspicious emails. Remember, your vigilance is the first line of defense against cyber threats. Together, we can ensure a safer digital world for everyone.

22,880

SineTech's team discovered and mitigated over 22,880 vulnerabilities on devices at LFCU events in 2024.

SINETECH
LLC

Malware Alert: Steps to Protect Your Devices

Malware can disrupt your devices, compromise your data, and lead to serious security breaches. If you suspect your device is infected, here are some actionable steps to take:

- ✓ **Disconnect from the Internet:**
Immediately unplug your device from the internet to prevent malware from spreading or communicating with its source.
- ✓ **Run a Full System Scan:**
Use trusted antivirus or anti-malware software to perform a comprehensive scan. These tools can detect & remove most forms of malware.
- ✓ **Update Your Software:**
Ensure your operating system, antivirus software, and apps are up to date. Malware often exploits vulnerabilities in outdated software.
- ✓ **Change Your Passwords:**
If malware may have accessed your credentials, update your passwords for all accounts using a different device.
- ✓ **Seek Professional Assistance:**
If the issue persists or you're unsure about resolving it yourself, consult a cybersecurity expert like SineTech, LLC to ensure the malware is completely removed.

Bring Your Own Device Day

January 22, 2025 | 9 a.m. to 3 p.m.
Main Branch Lobby

[Learn More](#)



Making A Difference

"It started as a job of availability and turned into a job I can make a difference in."

-Jennifer Benedetto, Information Technology Director



Your 2025 Financial Fresh Start

By Magan Peterson, Chief Lending Officer

Cheers to the New Year! As we reset our budgets and establish financial goals for 2025, it's the perfect time to perform an annual financial checkup. Reviewing your spending habits and finding areas to save can set you on the path to a healthier financial future.

Start by taking a close look at your credit card statements. Are you paying more in interest than expected? High-interest rates can weigh down your budget, but there's good news—we're here to help! By refinancing your high-interest credit card debt with a lower fixed rate and payment, you can give your budget the fresh start it deserves this year.

Don't forget about the powerful tools available through our SavvyMoney app. Features like the credit score simulator and goal-setting tools make it easier to stay on track with your financial health. The start of a new year is also the perfect opportunity to review your credit report. Errors or unexpected tradelines can negatively impact your credit, and with identity theft on the rise, staying proactive is more important than ever. Use these free resources as part of your Limestone membership to protect and strengthen your financial well-being.

Planning to purchase your first home in 2025? Now's the time to start preparing! Whether it's truly your first home or you haven't owned one in the past three years, you may qualify as a "first-time homebuyer."



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

Michigan's First-Time Home Buyer Savings Program offers a valuable opportunity to make saving for your new home more rewarding. Open a savings account at any financial institution and enjoy tax advantages while you work toward your dream. For more details, visit michigan.gov.

With a fresh year ahead, there's no better time to take charge of your financial goals. Let's make 2025 your best financial year yet!



Lending Makes An Impact

"Lending impacts members directly. It brings joy to my career to be able to help someone get a loan for the first time, or their first home."

-Magan Peterson, Chief Lending Officer

Protect Your Privacy from Trigger Leads

When you apply for a mortgage, you might notice an influx of unsolicited calls or offers from other lenders. These "trigger leads" occur when credit reporting agencies sell your inquiry information. Protect your privacy and avoid these solicitations by filling out the form on optoutprescreen.com to opt out with the credit bureaus.

- Phone Solicitations: donotcall.gov/
- Credit Related Mail Solicitations: optoutprescreen.com/
- Marketing Message Solicitations: dmachoice.org/

[Learn More](#)



Sample Opt-Out Letter

Dear Valued Client,

I am often asked about how to eliminate unwanted solicitations from mortgage lenders, credit card companies, and other credit grantors. The best way to eliminate them is to opt out by using the following links:

- To eliminate unwanted mail solicitations, go to OptOutPrescreen.com or call 1-888-567-8688
- To eliminate unwanted phone solicitations, go to DoNotCall.gov or call 1-888-382-1222. Report all phone numbers currently in use (home and cell)

There are some exceptions to this process. Companies that have a current relationship with you are exempt, as are certain non-profit organizations (such as religious, political, or community-based non-profits seeking funding). To eliminate these solicitations, it is best to contact each organization directly.

You may also contact the Association of National Advertisers (ANA) at DMAchoice.org for additional assistance.

Thank you!

Find more resources to use with borrowers at mgic.com/mortgage-connects

Own Your Home, Build Your Future



By Cassidy Cayemberg, Loan Officer

There's something truly special about owning your own home—a place to create memories, build your future, and feel a sense of pride and accomplishment. Homeownership is not just about having a roof over your head; it's an investment in yourself and your family's financial well-being. From building equity to customizing your space, the benefits of owning a home are as rewarding as they are fulfilling.

A look back at 2024 wins and what's ahead:

As we approach "Own Your Own Home Day" on January 21, we reflect on Limestone FCU's 2024 mortgage initiatives aimed at helping more members achieve their homeownership dreams. One highlight was our offer of 100% financing for new home purchases and home improvements through HELOC loans. These innovative solutions provide members with flexible, affordable ways to secure and enhance their homes. Whether you're planning to buy or improve your current space, Limestone FCU is here to make your journey to homeownership seamless and accessible. Let's build your future together!



A Credit Union That Cares

"I think Limestone makes the greatest impact in providing our community with a credit union that cares about the members but also provides them with the newest technology and products."

-Mallary Dillon, Loan Officer

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

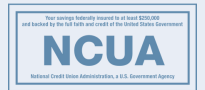


It's Time To Wrap Up Holiday Debt

Start the new year with a clean slate! Our Debt Consolidation solutions are designed to pave the way for a debt-free future.



[Learn More](#)



Get the Gear You Need

Have you been dreaming of relaxing in a hot tub on your back deck as snow gently falls, or getting a snowblower to tackle those wintery piles? We've got you covered! We finance both titled and untitled recreational vehicles and merchandise. Reach out to our lending department for rates and details!

[Learn More](#)



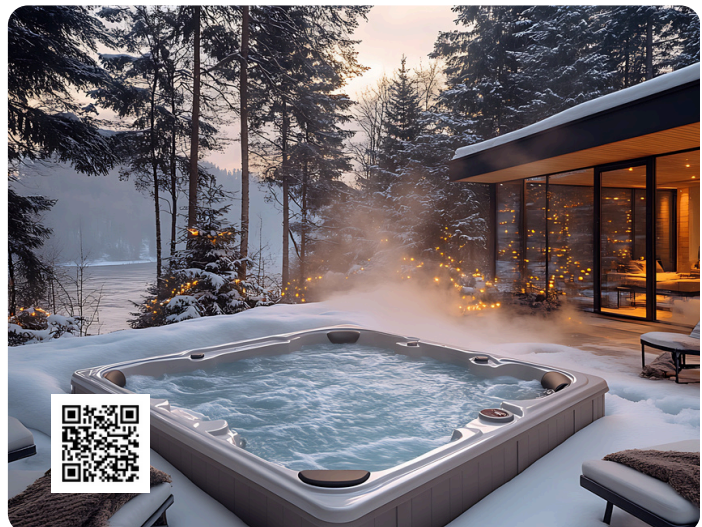
Text us at 906-341-3118



lending@limestonefcu.com



limestonefcu.com/lending



Advocacy & Community

How We Volunteered and Advocated for Our Community In 2024



Youth Entrepreneurship Advocacy

In April, we concluded a youth entrepreneurial series - Learn It. Plan It. Pitch It. Students at Manistique Middle & High School, competed in a Pitch Competition. This event marks the culmination of months of workshops and sessions aimed at engaging youth interested in starting or improving a small business.

The competition featured seven students from grades 7-11, each presenting various business ideas. We look forward to promoting youth entrepreneurship and hosting Learn It. Plan It. Pitch It. again next year.

College Student Financial Education

During 2024, our branch at Lake Superior State University hosted a Workplace Excellence Training series facilitated by UP Michigan Works! This series provides participants with valuable training aimed at meeting employer expectations and improving soft skills. In addition, we hosted Adulting 101, a 4-week course aimed at helping students reach financial independence as they enter into adulthood.

We will be partnering with UP Michigan Works! to host another Workplace Excellence Training series in February, 2025, and will be hosting another Adulting 101 course in March-April of 2025.



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.



Financial Reality Fairs

In 2024, we hosted several Financial Reality Fairs, and our team volunteered at fairs organized by other area credit unions. These events simulate "Adulthood" in the real world for students. Participants are provided with a salary, student loan debt, credit card debt, and a credit score. Students then visit stations where they choose housing, transportation, and other expenses, aiming for a balanced budget.

Being able to host these fairs and partner with other credit unions really represents the shared credit union movement of "bringing people together." We look forward to hosting and volunteering at more Financial Reality Fairs in 2025.



The Charles Burley Memorial Scholarship

In May of 2024, The Charles Burley Memorial Scholarship was presented to Austin Hinkson during the Manistique Area Schools Honors Night. This \$1,000 scholarship presented annually is awarded to a student pursuing a degree in Accounting, Business, or Education. Applicants who have participated in our education projects such as The Grind Coffee House are given preference.

Austin is now attending the University of Michigan-Flint, and pursuing a degree in Business/Finance.

Successful Flu Shot Clinic with SMH

In October 2024, Schoolcraft Memorial Hospital (SMH) hosted a successful Flu Shot Clinic at our Main Branch in Manistique! This collaborative effort brought essential healthcare services directly to our members, helping protect against seasonal illnesses and promoting community wellness. We are truly grateful for the dedication and expertise of the SMH team, who work tirelessly every day to ensure the health and safety of our members and the greater community.

The clinic was a great opportunity for members to prioritize their health conveniently, and we were thrilled to partner with SMH in this initiative. A special thank you to Susette St. John, Licensed Practical Nurse at Schoolcraft Memorial Hospital, for her role in making this event a success.





What impact does Limestone FCU have on the team, our members, and the community?

“Limestone FCU has a significant impact on the team, our members, and the community. The organization is driven by core credit union philosophy and goals, which are deeply integrated into the team culture, promoting career development and offering valuable training opportunities.

For our members, their financial well-being is always the top priority, with a strong focus on helping them achieve financial independence.”

-Sabrina Oshelski, Business Development Officer



Elevate Small Business Grant

In April of 2024, we partnered with FHBL of Indianapolis to offer our communities access to the [Elevate Small Business Grant](#). The Grind Coffee House was awarded \$19,673 through this grant. Through our membership with the Federal Home Loan Bank, this funding will support The Grind Coffee House growth through capital investments, workforce training, and other initiatives to enhance their business. Our FHBL membership 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.

Money Carnival

In April, Limestone FCU’s Education Program hosted a Money Carnival during middle and high school lunches, focusing on basic financial concepts. Students visited up to five stations to play games and learn financial literacy concepts.



Summer Street Party

We kicked off summer with the best Summer Street Party yet! Thank you to The Grand Design Band for performing live in Manistique, to Scoops A Daisy for the ice cream, to our co-sponsors, Schoolcraft Tourism & Commerce, and the Manistique Merchants, and to everyone who came downtown to the event. It’s events like this one that shows our advocacy for the credit union movement of “bringing people together.”

We look forward to hosting the Summer Street Party again in 2025.





First Aid Certified

In February of 2024, our team became First Aid Certified. Thank you to Schoolcraft Memorial Hospital for providing this training.

This initiative sparked the idea of placing an AED within our branch. In the fall, we were awarded a grant from the Superior Health Foundation Fall Equipment Grant Cycle to purchase the AED for our office (see Superior Health Foundation Grant Award to the left). We are proud to have a team that is trained on keeping our community and members safe.

Superior Health Foundation Grant Award

Limestone FCU was awarded a \$1,700 grant from the Superior Health Foundation's Fall Equipment Grant Cycle. These funds were used to purchase an AED for our Main Branch Lobby.

A huge thank you to the Foundation for helping us keep our community safe and for inviting us to the celebration!



Credit Union Kind Day

In October, we took on two impactful initiatives for [Credit Union Kind Day](#). In Schoolcraft County, 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.

In Chippewa County, we 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.

Schoolcraft Memorial Hospital: Festival of Trees

In 2024, Limestone FCU donated a wreath to Schoolcraft Memorial Hospital's (SMH) Festival of Trees fundraiser. This donation helped deliver close-to-home quality healthcare and specialty services to our rural residents in Schoolcraft County.

A huge thank you to SMH for all that you do for our community.



VOLUNTEERISM

VOLUNTEERING IN OUR COMMUNITY

Lime & Stone, Co. Historic Photo.

How we served our communities in 2024

Through volunteering, we served organizations, non-profits, local businesses, and our community in ways that demonstrate the true meaning behind why we do what we do. As our mission states, Limestone FCU is committed to building a better financial tomorrow through service, education, and advocacy. At the heart of this mission is service. As a non-profit, we work diligently to provide a little something extra to the communities we serve. Collectively, our team volunteered 574 hours in 2024—a 35% increase from 2023's 424.75 hours. Below, you'll find each team member's volunteer hours and how they contributed to serving our communities this past year.

Volunteer Hours



Alyssa Swanson
CHIEF OPERATIONS OFFICER

61 hours - Schoolcraft County Community Foundation, Schoolcraft Memorial Hospital, St Francis de Sales School, Habitat for Humanity, St. Vincent de Paul, American Cancer Society, Bay Cliff Health Camp, and Community Charities.



Cassidy Cayemberg
LOAN OFFICER

60.5 hours - Manistique Hockey Association, St. Francis de Sales School, MSU Extension of Schoolcraft County, Manistique Area Schools, Habitat for Humanity, and General Federation Women's Club.



Emma Jones
INTERN

40 hours - Lake Superior State University.



Hailey Hoholik
MSR OF DEPOSITS

25 hours - Manistique Hockey Association, Schoolcraft County Veterans, and Indian Lake Golf Club.



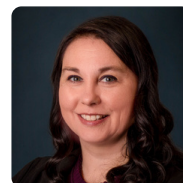
Jennifer Benedetto
INFORMATION TECHNOLOGY
DIRECTOR

8 hours - Independence Day Committee, Manistique Rotary Club, Schoolcraft Tourism & Commerce, Veterans Administration, and Doyle Township.



Jennifer C. Watson
CHIEF EXECUTIVE OFFICER

132.5 hours - Boards & Committees: Schoolcraft Tourism & Commerce - Board Chair, Upward Community Youth - Board Chair, Manistique Rotary Club, Schoolcraft Memorial Hospital - Finance Committee, Michigan Credit Union Foundation - Board Member, Michigan Credit Union League - Board Member, InvestUP - Board Member, Schoolcraft County Economic Resiliency & Recovery - Committee Member, Schoolcraft County Housing ERC - Committee Member, 2024 Folkfest - Committee Member, and Independence Day Committee.



Jodi Hakes
MEMBER SERVICE REPRESENTATIVE

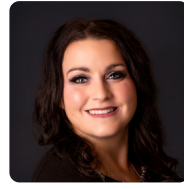
3 hours - Habitat for Humanity, American Cancer Society, Bay Cliff Health Camp, and Community Charities.



Katie Ketcher

MEMBER SERVICE LEAD

6 hours - Manistique Area Schools, St. Vincent de Paul, American Cancer Society, Bay Cliff Health Camp, and Community Charities.



Mallary Dillon

LOAN OFFICER

37 hours - Manistique Area Schools.



Leah Cook

EXECUTIVE ASSISTANT

18 hours - Manistique Hockey Association, Folkfest in Manistique, St. Vincent de Paul, American Cancer Society, Bay Cliff Health Camp, and Community Charities.



Michaela Zuzula

MARKETING DIRECTOR

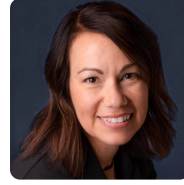
13.5 hours - Unified Branding Committee of Schoolcraft County - Committee Member.



Lucy Berry

LENDING OPERATIONS SPECIALIST

15.5 hours - Manistique Area Schools.



Sabrina Oshelski

BUSINESS DEVELOPMENT OFFICER

12 hours - City of Sault Ste. Marie Police and Fire Pension Board.



Magan Peterson

CHIEF LENDING OFFICER

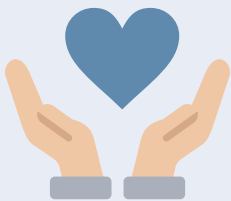
89 hours - Manistique Merchants, Manistique Hockey Association, Schoolcraft Memorial Hospital, St. Francis de Sales School, the Lions Club, American Cancer Society, Bay Cliff Health Camp, and Community Charities.



Susan Hinkson

BSA OFFICER & COMPLIANCE ASSOCIATE

53 hours - Manistique Senior Center, Doyle Township Board of Review, Schoolcraft Memorial Hospital, and the Lake Authority Board.



574

Hours Volunteered in 2024

Organizations We Served

American Cancer Society, Bay Cliff Health Camp, and Community Charities (CBC), City of Sault Ste. Marie, Doyle Township, Folkfest in Manistique, General Federation Women’s Club, Habitat for Humanity, Independence Day Committee, Indian Lake Golf Club, Lake Superior State University, Lions Club, Manistique Area Schools, Manistique Hockey Association, Manistique Merchants, Manistique Senior Center, Manistique Rotary Club, Michigan Credit Union Foundation, Michigan Credit Union League, MSU Extension of Schoolcraft County, Schoolcraft County Community Foundation, Schoolcraft County Economic Resiliency & Recovery, Schoolcraft County Housing ERC, Schoolcraft Memorial Hospital, Schoolcraft Tourism & Commerce, St. Francis de Sales School, St. Vincent de Paul, Unified Branding Committee of Schoolcraft County, and Veterans Administration.

Meet Our Growing Team

We are thrilled to share some exciting updates from the Hub @ LSSU! Our team is growing, and we can't wait to introduce the newest members who are bringing their expertise and enthusiasm to our branch.



Welcome Kariann Paoli - Deposits & Lending Operations MSR

Please join us in welcoming Kariann Paoli, who joined The Hub @ LSSU as our Deposits and Lending Operations MSR in July 2024. With over 8 years of credit union experience, Kariann specializes in member service and is already making a big impact in her role. Her commitment to providing exceptional service and support is truly valued, and we are excited to have her on board!

Introducing Sophie Shepard - Branch Manager & Loan Officer

We are also excited to introduce Sophie Shepard, who joined our team in November 2024 as the Branch Manager and Loan Officer for the Sault Ste. Marie area. With over 6 years of credit union experience, Sophie brings a wealth of knowledge in the area of loans and financial services. Her leadership and dedication to supporting our members and community will help us continue to grow and thrive.



Meet Our Spring 2025 Interns

Our internship program is in full swing, and we are proud to introduce Alexis, Charles, Domenic, and Emma—our Spring 2025 interns. These talented individuals are eager to continue their work at The Hub @ LSSU, where they are gaining hands-on experience that will prepare them for future careers in the financial service industry.

Starting in Member Services, our interns are building foundational skills that are essential for any career path. After completing a 120-day period in this unit, our interns will have the opportunity to transition into

departments such as Member Services, Information Security, Marketing, Executive Leadership Support, or Accounting and Compliance. In these specialized roles, they will work directly with teams to learn the tools, techniques, and strategies that will propel them forward in their professional journey.

We're excited to see all the great things these new team members and interns will accomplish as they help shape the future of The Hub @ LSSU. Stay tuned for more updates as we continue to grow and serve our community with passion and dedication!



ALEXIS



CHARLES



DOMENIC



EMMA



Financial Literacy at LSSU

By Sabrina Oshelski, Business Development Officer

As we reflect on the last six months here at The Hub @ LSSU, we're proud to highlight the continued growth of financial literacy programs that have empowered our students and the local community. From August to December 2024, we welcomed a range of

new faces to our campus and launched a variety of events and workshops aimed at building financial confidence among youth and young adults.

We kicked off the fall semester with an interactive game of Financial Jeopardy, which welcomed incoming freshmen to campus. This fun, engaging activity helped students start thinking about important financial concepts in a fun and accessible way.

In collaboration with UP Michigan Works!, we offered a 4-week Workplace Excellence Training, equipping students with the skills and knowledge they need to thrive in today's competitive job market. We also hosted a 4-week Adulthood 101 course, covering essential life skills such as budgeting, saving, and understanding credit. The sessions culminated with a special guest speaker, Nicholas Kibble from LPL Financial, who shared invaluable financial wisdom with attendees.

The Hub @ LSSU also had the privilege of hosting two financial literacy sessions for high school students visiting campus. These sessions provided youth with practical tools for managing money, helping them lay the foundation for future financial success.

One of our most exciting collaborations came with the University's Kids Camp program, where we introduced financial literacy concepts to young students through engaging weekly sessions.



Our program culminated in a special entrepreneurial activity based on the book "Owl and the Otter and the Big Yard Sale" (a program made possible by the Michigan Credit Union Foundation). The students then had the opportunity to host their own lemonade stand on campus, putting their financial knowledge into practice. Additionally, our Career Pathways and Networking event connected students with local businesses, opening doors for internships and career opportunities.



These events allowed us to bring financial literacy into the lives of over 180 students over the last six months, and we couldn't be more excited about the impact we've made.

Looking Ahead to 2025: Financial Literacy in Full Gear

As we move into 2025, we're already gearing up for an even more robust lineup of financial literacy events. In the first quarter of the year, we plan to continue empowering students through workshops like Workplace Excellence Training, Adulthood 101, and Financial Bingo. We will also be diving into essential topics like budgeting, helping students build a strong foundation for their financial futures.

We're excited to continue our commitment to fostering financial education at The Hub @ LSSU and look forward to another successful year of supporting students on their journey to financial literacy and personal success.



Preparing the Class of 2028 for Financial Success

By Jill Connin, Education Coordinator

Beginning with the graduating class of 2028 (this year's freshman class), all students attending school in Michigan will need to earn a ½ credit in personal finance to receive

their diploma. The Michigan Department of Education has established the personal finance content expectations that students must be taught to meet this requirement. The content includes topics such as earning income, buying goods and services, budgeting and saving, using credit, the Free Application for Federal Student Aid (FAFSA), financial investing, protecting and insuring, and paying taxes. School districts are permitted to deliver this content in various ways within the guidelines. At Manistique Middle and High School (MHS), senior students in the 2027-28 school year will have this content embedded in their required Economics Course.

The introduction of a personal finance requirement for high school graduation is the result of years of advocacy by credit unions and other organizations. However, all students benefit from learning these topics, whether or not it is a graduation requirement. To address this need, Limestone FCU has entered its second school year of series-based financial literacy education in local classrooms. These programs are delivered through a partnership with Michigan State University Extension. In October of 2024, senior students enrolled in the Independent Living course at MHS spent nearly three weeks learning about personal

finance topics, covering everything from the difference between Checking and Savings Accounts to investing and completing an IRS Form 1040. Several students took the lesson on high-yield accounts seriously, returning days later to share that they had moved money from their Checking and Savings Accounts into high-yield Certificate Accounts.



To build a strong foundation in personal finance, students at Emerald Elementary and St. Francis de Sales School will participate in a three-part series designed to meet their economics content standards. These programs are made possible by Limestone FCU and delivered in partnership with Michigan State University Extension.



Youth Education

"Limestone FCU is dedicated to helping our members achieve financial success. Our Education Program in Manistique and Sault Ste. Marie does an excellent job of reaching students early, equipping them with the tools to make smart financial decisions throughout their lives."

-Michaela Zuzula, Marketing Director



Education Program is made possible by Limestone Financial Credit Union, in partnership with MSU Extension of Schoolcraft County.

Start 2025 Off Right—Switch to eStatements



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APPLE WATCH

³

¹ This giveaway will run from January 1 to March 31, 2025. To be entered to win the \$50 Amazon gift card, Limestone FCU members must be in good standing and must be enrolled in eStatements by March 31, 2025. This giveaway is in no way associated with Amazon. The winner will be contacted via the contact information in their account.

² Limestone FCU members gain access to deals through our partner, Love My Credit Union Rewards. Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

³ This contest is being run by CU*Answers and is available for Limestone FCU Members to enter. Please visit limestonefederal.com/cuanswers-contest/ to view the official contest rules.

Upcoming News & Events

JANUARY

Free Skate in Manistique Continues

From now until March, 2025, 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).

Bring Your Own Device (BYOD) Day

January 22, 2025 | 9AM - 3PM | Main Branch Lobby

Join us as we partner with SineTech, LLC, for another BYOD Day. SineTech Technicians will be at our Main Branch scanning devices for vulnerabilities and endpoint protection.

Office Closure

January 20, 2025 | All branches closed for team training.

FEBRUARY

Workplace Excellence Training

Sessions start February 4, 2025 | The Huron Room (1st floor of the Cisler Center, at LSSU)

UP Michigan Works! and Limestone FCU are co-hosting the Workplace Excellence series on the campus of Lake Superior State University! Participants will learn the soft skills employers are looking for through the no-cost series. Register at limestonefcu.com/workplace-excellence-training/.

Office Closure

February 17, 2025 | All branches closed for team training.

MARCH

Adulting 101

Sessions start March 19, 2025 | The Hub @ LSSU
Hosted by Limestone FCU, this four-week no-cost financial course is designed for students who are new to making financial decisions or those who simply want to brush up on their skills. Register at limestonefcu.com/adulting-101/.

Discover the *Difference*



Morning Brew

Creating Connections in our Community.

Hosted by our CEO, Jennifer Watson, Morning Brew is a networking opportunity featuring local leaders, heroes, and business owners with a goal of fostering conversations in the community. All are welcome to attend.

[Morning Brew](#)



PIONEER TRIBUNE

THE VOICE OF THE CENTRAL U.P.

Starting in 2025, Morning Brew Recaptured articles will be featured in the Pioneer Tribune. Check their site monthly to view Jennifer's articles.

new!



Discover the Difference at Limestone FCU

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