

Built on the *limestone* foundation

From the CEO's Desk:

A Strong Start to 2025

As we close out the first quarter, I want to take a moment to reflect on the incredible work of our team at Limestone FCU. Just when I think we've reached our capacity, our team proves time and again that there are seemingly no limits. Whether it's delivering yet another impactful financial literacy experience, launching an innovative project, or stepping up for additional volunteer opportunities, they continue to exceed expectations.



As you read through this newsletter, I hope you feel the same overwhelming sense of pride and commitment that I witness every day. Our success is a direct reflection of the teamwork, dedication, and passion of our staff, along with the unwavering support of our member-owners.

We've made significant strides in nearly every area—expanding products and services, strengthening fraud awareness training, welcoming new team members, and increasing our community impact. Our focus remains on delivering exceptional financial solutions while continuing to invest in the communities we proudly serve.

Looking Ahead: Innovation and Member-Centered Growth

In 2025, our commitment to enhancing member benefits is stronger than ever. We are focused on introducing new products, services, and programs that provide the advantages our members have come to expect from Limestone.

Mechanical Repair Coverage Program

This year, we're excited to introduce Mechanical Repair Coverage (MRC), designed to protect you from unexpected vehicle repair costs. MRC provides peace of mind by covering major mechanical failures, reducing financial strain when repairs arise. Offering this product through a trusted financial partner not only adds value but also helps protect members from scams commonly associated with third-party extended warranty providers.

SAVE THE DATE

LFCU Annual Business Meeting

May 30, 2025 | 3:30 p.m. | Main Branch Lobby in Manistique

[View Event Page](#)

Expanding Homeownership and Small Business Support

Through our partnership with the Federal Home Loan Bank of Indianapolis (FHLBI), we're providing members access to valuable programs that support homeownership, financial stability, and small business growth. These initiatives include grants for first-time homebuyers, home repair funds, funding opportunities for local businesses, and additional resources aimed at strengthening our economy. Stay tuned to our website and social media channels for updates on how to take advantage of these programs.

Advancing Financial Literacy and Savings Programs

We are thrilled to announce that we've secured grant funding from the Michigan Credit Union Foundation to introduce a matched savings program as part of our Adulting 101 workshops. This initiative is designed to help participants establish emergency savings—an essential step toward financial independence. Recent data from Bankrate shows that one in three Americans tapped into their emergency savings last year, reinforcing the importance of building financial security¹. We are excited to bring this program to our members to help them develop lifelong savings habits.

Learn It. Plan It. Pitch It. (LiPiPi)



The second annual LiPiPi event was held on April 8, 2025, at Manistique Middle & High School and once again showcased the innovation and entrepreneurial spirit of local students. Modeled after the television show Shark Tank, this program guides students through six weeks of business development workshops, culminating in a live pitch competition before a panel of judges.



We are proud to announce this year's winners:

- ✓ 1st Place: Lily Knaffla (10th Grade)
By Lily & Nature
- ✓ 2nd Place: Leslie Connin (10th Grade)
Pitch Entry - Toe Beans Cat Café and Bookstore
- ✓ 3rd Place: Cooper Castellano (8th Grade)
Pitch Entry - Gaming Café
- ✓ People's Choice Award: Lily Knaffla

Additional participants included:

Leiona Deyo (8th Grade), Lillian LaVance (8th Grade), and Kale Dillion (8th Grade).

We applaud all students for their hard work, creativity, and professionalism. Their efforts made this event a true celebration of young entrepreneurship in our community.

Building a Stronger Future, Together

As we move forward, we remain focused on expanding our offerings to better serve you. Your membership makes these initiatives possible—your participation helps drive meaningful impact in our community. Enjoy the read, and as always, feel free to text, email, or call me if there's something on your mind.

Thank you for being part of our journey—together, we are building a stronger financial future.



Jennifer C. Watson, CEO

Jennifer C. Watson

¹Bankrate. (2024). Emergency savings report: More Americans are saving less. Retrieved from NerdWallet. (2023). 2023 American Household Credit Card Debt Study. Retrieved from <https://www.nerdwallet.com/article/finance/credit-card-debt>.

Financial Literacy Month

Celebrating Financial Literacy Month Across Our Communities

In honor of Financial Literacy Month, Limestone FCU has been busy bringing fun, educational, and engaging financial education opportunities to all ages throughout Schoolcraft and Chippewa counties.

Smart Money Missions: GooseChase Game

We kicked off the month by cohosting a community-wide GooseChase game with MSU Extension, generously sponsored by the Michigan Credit Union Foundation (MCUF). This interactive experience encourages participants to complete financial literacy-themed challenges for a chance to win prizes. Students can still register to participate (see page 21 for details).

Financial Trivia

Throughout April, we're also sharing financial trivia outside The Hub @ Jack's Fresh Market, and The Hub @ LSSU. Participants can submit their guesses for a chance to win a prize. Keep an eye on our social media to get a head start on guessing the trivia question.

Financial Literacy Reading - Save It!



Generously, our team has donated copies of Save It! by Cinders McLeod to area schools, helping young readers understand the importance of saving in a fun and approachable way. We'll be reading this book in local classrooms during April.

St. Francis de Sales School Carnival

Our team has also been working to prepare for the St. Francis de Sales School Carnival on April 27, 2025. Parents and youth can stop by our table to learn more about student accounts, talk with our team on the difference between financial needs vs. wants, and play our financial match game to win a prize. Admission to the event is \$1. Visit great-start.org/event/st-francis-de-sales-school-spring-carnival/ to learn more. We look forward to representing our credit union at this community event.



NEW: Middle School Financial Reality Fair

To finish up the month, we'll be hosting a Middle School Financial Reality Fair (FRF) at Joseph K. Lumsden Bahweting Anishnabe School—empowering students to make informed choices through hands-on financial simulations.

This Financial Reality Fair, supported by the MCUF, is similar to our traditional FRF events but tailored specifically for middle school students. We're excited to see how the first event of the year unfolds and look forward to expanding this new approach to more schools across the communities we serve.

We're proud to support lifelong financial learning and thank all of our partners, educators, and participants for helping make Financial Literacy Month a success!



Employee Spotlight

Katie Ketcher, Member Service Lead

Katie Ketcher is someone both the members and the team can count on every day. Her dedication to Limestone FCU shines through in everything she does, whether she's assisting members, answering questions, or ensuring things run smoothly.

Her expertise in all things credit union-related makes her an invaluable resource to the team. Katie also brings valuable insights to our internal book club, where we're currently reading *The Road to Reinvention* by Josh Linkner. Her thoughtful comments and contributions spark meaningful discussions and inspire others to think outside the box. Her hard work, commitment, and positive attitude never go unnoticed, and we're proud to have her as a leader in our credit union family!



Real Members, Real Stories

Share your member story so others can discover the difference at Limestone FCU.

Our members are at the heart of what we do best. Whether we've helped you buy your first car, first home, start a business, or take control of your finances, we want to hear your story! Your experiences inspire others and showcase the power of community. Share your journey with us, and you might be featured in our newsletter, social media, or other marketing channels.

[Share Your Story](#)

Discover the
Difference



Share Your Experience

Your feedback helps us grow! Leave a review and let us know how we're doing.



Current Rates

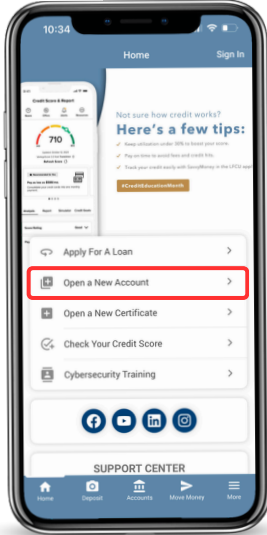
	APR ¹	APY ¹
REGULAR SHARES/ CLUB ACCOUNTS	.10 %	.10 %
IRA's	2.48 %	2.50 %
STASH EARN ACCOUNT (See Truth in Savings Agreement)	5.00 %	5.10 %
STASH SAVE ACCOUNT (See Truth in Savings Agreement)	5.00 %	5.10 %
6 MONTH CERTIFICATE ACCOUNTS	3.84 %	3.90 %
9 MONTH CERTIFICATE ACCOUNTS	4.09 %	4.15 %
12 MONTH CERTIFICATE ACCOUNTS	3.94 %	4.00 %
14 MONTH CERTIFICATE ACCOUNTS	3.45 %	3.50 %
18 MONTH CERTIFICATE ACCOUNTS	3.45 %	3.50 %
24 MONTH CERTIFICATE ACCOUNTS	3.45 %	3.50 %
30 MONTH CERTIFICATE ACCOUNTS	3.45 %	3.50 %
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	3.94 %	4.00 %
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.94 %	4.00 %
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	3.70 %	3.75 %
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.70 %	3.75 %
18 MONTH IRA CERTIFICATE ACCOUNT	3.45 %	3.50 %

¹ APY: Annual Percentage Yield. APR = Annual Percentage Rate. NOTE: Rates effective as of 04/01/2025. Rates are subject to change without notice. Early Withdrawal Penalty Notice: A penalty of 90 days' dividends will be imposed on amounts withdrawn before the maturity date. Please visit limestonefcu.com/certificate-accounts/ for more details. Federally insured by the NCUA.



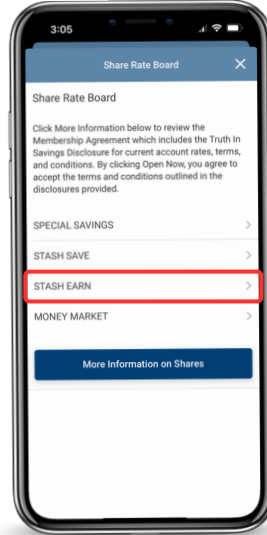
Enroll In a Stash Earn Account

in the LFCU Mobile APP



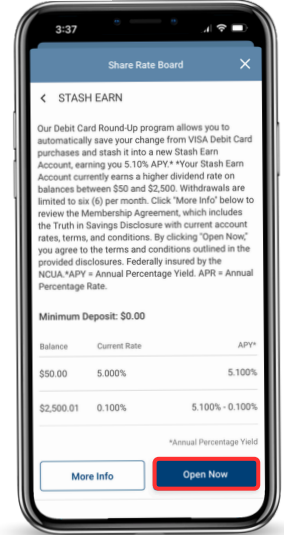
Step 1:

Open the LFCU Mobile App on your phone. Login to your account and tap **Open a New Account**.



Step 2:

A pop-up will appear. Tap **STASH EARN**.



Step 3:

Read the description and then tap **Open Now**. Follow any additional prompts to complete enrollment.

From now until May 31, 2025.



Enroll NOW in the LFCU Mobile App!

Let's Get Your Money Moving

From now until May 31, 2025, enroll in our Round Up program by opening a Stash Earn Account for a chance to win a

\$50 Amazon Gift Card¹

What is a Stash Earn Account?

Our Round-Up program automatically saves your spare change from VISA Debit Card purchases, stashing it into a Stash Earn Account—where you earn 5.10% APY¹!

Every VISA Debit Card purchase rounds up to the next dollar, and the difference is deposited into your Stash Earn Account at the end of each business day. (e.g., \$5.15 becomes \$6.00, with \$0.85 saved).

¹This giveaway will run from April 1 to May 31, 2025. To be entered to win the \$50 Amazon gift card, Limestone FCU members must be in good standing and at least 18 years of age. To win the prize, members must either open a Stash Earn Account through the LFCU Mobile App or complete an entry form with the their name, address, phone number, and email at a Limestone FCU branch by May 31, 2025. This giveaway is in no way associated with Amazon. There will be only one winner. The winner will be contacted by the contact information on file. A.P.Y. = Annual Percentage Yield. Rates subject to change at any time without notice. Your Stash Earn Account currently pays a higher rate of dividends for balances \$50-\$2500. See the TIS Schedule for current rates. Visit limestonefcu.com/member-deals to view the full contest rules.

How Can I Protect Myself Against Fraud?

We prioritize the security of our members. Members who believe their information has been compromised should take the following precautionary steps to safeguard their information.

Compromised Account

If you believe your debit or credit card information has been compromised, text 'Compromised Account' to 906-341-5866 to request a new card.

Social Security Number

If your Social Security Number is at risk, review and monitor your credit report through SavvyMoney within the LFCU Mobile App, and consider placing a credit freeze on your report for added protection.

Credit Freeze

You can place a credit freeze by contacting one of three major credit bureaus:

- ✓ [TransUnion](#) | Phone: 800-916-8800
- ✓ [Equifax](#) | Phone: 888-298-0045
- ✓ [Experian](#) | Phone: 888-397-3742

Monitor Account

If your account number may have been exposed, use Online Banking and the LFCU Mobile App to regularly monitor your transactions.

- ✓ Consider closing your account and opening a new one to change your account number.
- ✓ Create a secure password to your Online Banking/Mobile App Account and remember to change it often.
- ✓ Set-up additional login methods for ease of account access in the LFCU Mobile App (PIN, Face ID, or Voice ID).



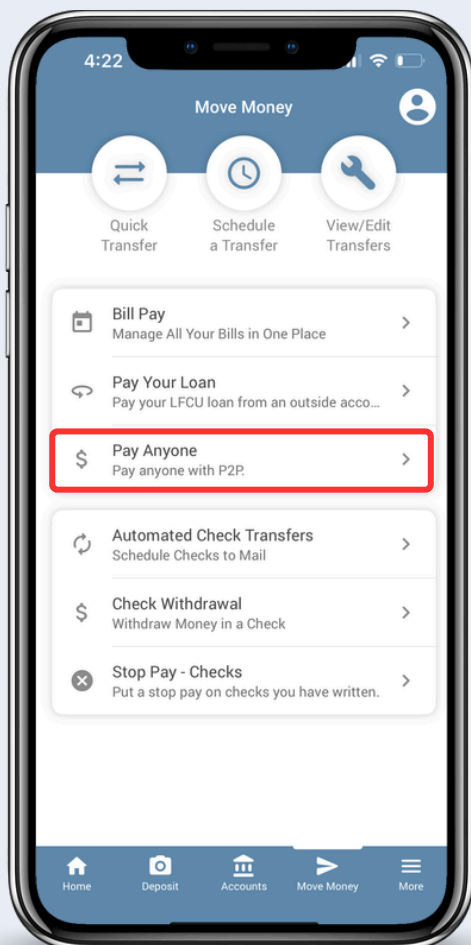
TransUnion



Equifax



Experian



New Payment Feature P2P Payments

Send and receive money effortlessly with our new P2P payment service. Whether you're splitting the bill, paying a friend back, or sending a gift, transferring funds will be fast, secure, and hassle-free—right from your account.

- ✓ **Instant Transfers** - Money moves in real time.
- ✓ **No Cash Needed** - Skip the ATM/ITM and send digitally.
- ✓ **Simple & Secure** - Just a few taps in your online banking or mobile app.

Access P2P Payments in the LFCU Mobile App by tapping Move Money and then Pay Anyone.

Identity Theft is on the Rise

Protect Your Personal Information

Protecting your personal information is more important than ever in today's digital world. Here are some simple yet effective tips to help safeguard your sensitive data and maintain your privacy.

Limit Sharing:

Avoid oversharing personal details like your full name, address, or birthdate on social media.

Secure Documents:

Store important documents (passport, Social Security Card, etc.) in a safe place. Shred sensitive documents before disposing of them. We offer a shred bin in our lobby vestibule at the Main Branch for secure document destruction.

Use Strong Passwords:

Create unique, complex passwords for each account and use a password manager to keep track.

Enable Multi-Factor Authentication (MFA):

MFA adds an extra layer of security to your accounts.

Be Cautious with Personal Devices

It's essential to be cautious with personal devices to protect your information from potential threats. Regularly updating your operating system, apps, and antivirus software ensures that your devices have the latest security patches.

Additionally, securing your phone and computer with strong passwords or biometric authentication adds an extra layer of protection, making it harder for unauthorized users to access your personal data. These simple steps can significantly reduce the risk of your devices being compromised.

Protecting your personal information is the first step in safeguarding your security. By staying vigilant online and being cautious with your personal devices, you can reduce the risk of identity theft and other security breaches. Limiting the sharing of personal details, using strong passwords, and keeping your devices secure are simple yet effective ways to ensure your privacy. Taking these proactive steps will go a long way in keeping your sensitive data safe.



Stay Vigilant Online

- ✓ **Beware of Phishing Scams:**
Don't click on suspicious links or open unexpected email attachments.
- ✓ **Use Secure Connections:**
Avoid public Wi-Fi for sensitive transactions. Use a VPN for secure access.
- ✓ **Monitor Your Accounts:**
Regularly check your account activity with online banking or mobile app for unusual transactions.
- ✓ **Set Up Alerts:**
We offer alerts for debit card use, balances, ACH transactions, payment due notifications, and more.



Jennifer Benedetto

Information Technology Director
& Security Officer

💬 Text Jen at 906-341-5866.

KnowBe4

This no cost course aims to boost awareness of cyberthreats and provide strategies for how to defend oneself against cyber-attacks.

To login to KnowBe4, use the password 'homecourse' to access.

[Access KnowB4](#)



EXCLUSIVE MEMBER DEALS

SHINER TECHNOLOGIES LLC

\$25.00 OFF

**FULL DIAGNOSTIC SCAN & ASSESSMENT
OF MEMBER SYSTEMS**

Cost for LFCU members \$45.00. Contact LFCU to receive
validated coupon.

SHINER TECHNOLOGIES LLC

20% OFF

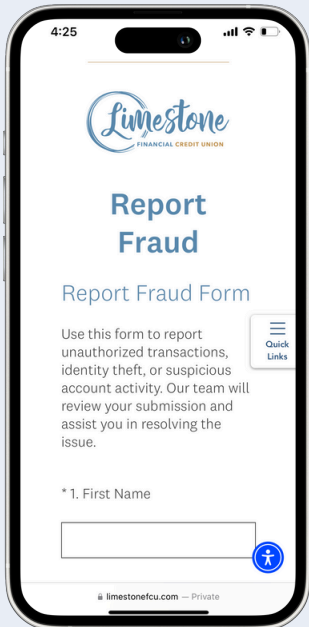
**ON ANY SUBSCRIPTION-BASED
SECURITY SERVICES**

SHINER TECHNOLOGIES LLC

10% OFF

ALL HARDWARE RELATED PURCHASES

Fraud Awareness



Safeguarding your financial information has never been more important.

With fraud on the rise we're committed to keeping your accounts secure and providing the tools you need to detect and prevent fraud. Explore our new Fraud Awareness page for resources, to report fraud, and how you can keep your information safe.

Report Fraud

If you've noticed unauthorized transactions or suspicious activity, use our fraud report form to alert us. Stay updated on recent fraud trends and scams to help protect your account.



[Fraud Awareness Page](#)

new!

New Caller ID Number:

When we reach out to you, the caller ID will show one of two numbers.

906-341-5866

MAIN NUMBER

888-896-5866

TOLL-FREE NUMBER

If you receive a call from a different number claiming to be us, hang up and call us directly to verify.



Serving Members & Shaping the Future Workforce

By Sabrina Oshelski, Business Development Officer

Here at The Hub @ LSSU, the team has been working hard to assist our members with all their credit union needs.

As a full-service branch, we offer a wide range of services, from debit and credit cards, certificates, and money market accounts to loans and mortgages. We are also thrilled to announce that Sophie Shepard has successfully completed her mortgage lending training and is now NMLS certified, allowing her to handle mortgages for our members in Chippewa County.

Internship Program

In addition to our daily services, we are proud to highlight the success of our Internship Program. This program has been an incredible way to provide students with hands-on experience while equipping them with the essential skills necessary for their careers.

It's been inspiring to watch our interns deliver exceptional service to members and play a key role in promoting financial literacy within the community. Each intern leaves the program not only with valuable work experience but also with a deeper understanding of the credit union movement and the confidence to excel in their future endeavors.



Campus Engagement



While serving our members is our top priority, we've also made it a point to engage with the campus and community through events like LSSU Spring Orientation, WinterPalooza, and Finance BINGO. At these events, we engage with students, informing them about financial products, services, and education. Our team also participated in the Business After Five event at the LSSU Lukenda School of Business, a fantastic networking opportunity to connect with local community members and fellow businesses.

One such intern, Alexis Tyslicki, has shown remarkable professional growth during her time at The Hub @ LSSU. As she approaches graduation, it's clear that her internship experience has shaped her development, preparing her for the next steps in her career. This Internship Program offers more than just resume-building—it provides students with lifelong skills that are crucial for both their personal and professional growth.

The Hub @ LSSU is proud to offer a distinctive opportunity for students to gain real-world experience. Interns begin in member services, acquiring fundamental skills applicable to any career.

After 90 days, they have the flexibility to transition into departments like Accounting, Executive Leadership Support, Information Security, Marketing, and Member Services, where they work directly with specialized teams, gaining invaluable expertise that will aid in their future career advancement.

We are excited to continue fostering financial literacy, career development, and community engagement through our branch and Internship Program.



Contact The Hub @ LSSU

- 📞 Call The Hub at 906-341-3118 x3000
- 💬 Text The Hub at 906-341-6070
- 🌐 limestonefcu.com



Making an Impact: Financial Literacy in Our Community

By Sabrina Oshelski, Business Development Officer

At The Hub @ LSSU, we're committed to making a difference both on campus and in the community by empowering individuals with financial literacy. In the first quarter of 2024, we had the privilege of leading several initiatives that promote financial education and equip students and community members with the skills they need to succeed financially.

Junior Achievement

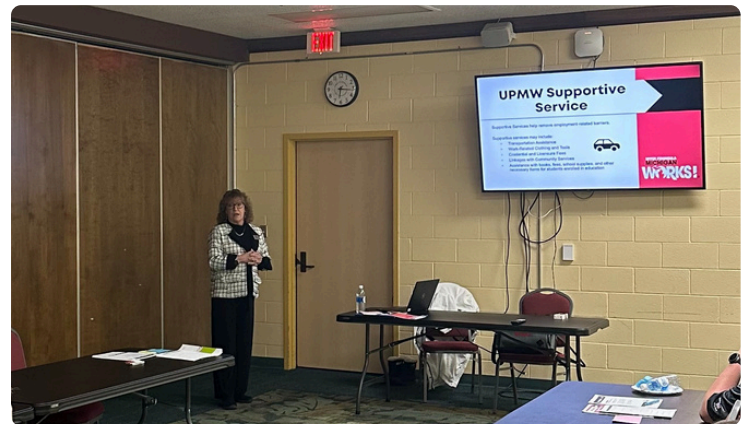
We kicked off the quarter by volunteering with Junior Achievement to lead a 5-week personal finance class at Malcolm Alternative High School. The course culminated in an exciting Financial Reality Fair, where students navigated real-life financial scenarios in a fun and interactive way, learning valuable lessons about budgeting, saving, and managing money.

Financial Literacy Classes

Our outreach extended to the LSSU Student Athletes, where we led two Financial Literacy classes, with over 130 LSSU Athletes taking time out of their busy schedules to learn essential financial skills. We also brought our financial literacy sessions to students at Detour Schools and AIA Charter Schools, ensuring that financial education reaches beyond the campus to young people in our community.

Workplace Excellence Training

In collaboration with UP Michigan Works!, we held our Workplace Excellence series, focusing on soft skills that employers are looking for, giving students the tools to succeed in their careers. Additionally, we launched our Adulting 101 session, a 4-week course designed for students new to making financial decisions or those looking to brush up on their skills.



We're thrilled to continue offering these valuable programs to both the campus and the community. Financial literacy is a powerful tool, and we're excited to play a part in helping individuals make informed financial decisions for their future.

A Message from Our New Branch Manager

Hey Members! I'm excited to introduce myself as the new Branch Manager here at The Hub @ LSSU! I've been settling into my role and am truly looking forward to working alongside our amazing team and serving all of you. In my role as Branch Manager, I'm responsible for overseeing the day-to-day operations of the branch, ensuring everything runs smoothly and efficiently.

I'm also proud to manage our Internship Program, which provides students with hands-on experience and helps them develop essential skills for their future careers. Whether you're looking to open a new account, need assistance with loans, or have any other financial needs, I'm here to help. Our goal is to provide personalized service to all our members and ensure you feel confident in your financial decisions.



I'm thrilled to be part of such an incredible team and community, and I look forward to connecting with many of you as we continue to grow and serve the LSSU and surrounding areas. Please don't hesitate to reach out with any questions or needs—I'm here for you!

-Sophie Shepard, Branch Manager and Loan Officer



Rochell Blixt Joins The Hub @ Jack's Fresh Market

We're excited to announce that Rochell Blixt, Member Service Representative, has transitioned to The Hub @ Jack's Fresh Market.

Rochell has been a familiar face to our main branch front line, assisting members with their financial transactions and providing top-notch member service. Her friendly demeanor and dedication to helping others have made her a valued member of the Limestone FCU team.

Now, Rochell is bringing her expertise and great member service to The Hub @ Jack's Fresh Market. Whether you're doing your grocery shopping or just passing by, be sure to stop in and say hello to Rochell. She's eager to continue helping our members with their financial needs at this location!



Contact The Hub @ Jack's Fresh Market

- 📞 Call The Hub at 906-341-3118 x2000
- 💬 Text The Hub at 906-341-3416
- 🌐 limestonefcu.com

Features at The Hub

- ✓ Coin Redemption.
- ✓ Instant Issue Debit Cards.
- ✓ Mobile Tools Assistance.
- ✓ Notary Services.
- ✓ Open New Accounts.
- ✓ Open a New Loan.
- ✓ Self Serve Copy/Fax Machine.



Benefits of Unsecured Loans

By Magan Peterson, Chief Lending Officer

Understanding unsecured lending can help you make informed financial decisions. Unlike secured loans, these loans don't require collateral, making them a flexible option for borrowers. Instead, lenders approve these loans based on factors like creditworthiness, income, and financial history.

This type of lending offers several advantages for individuals seeking financial flexibility. One key benefit is the ability to refinance high-interest credit card debt into a lower, fixed-rate payment through an unsecured personal loan. This strategy can lead to significant interest savings and more manageable monthly payments.

As of the fourth quarter of 2024, U.S. consumers held \$1.21 trillion in credit card balances. For households carrying revolving credit card debt, the average balance was \$10,563. Since credit card interest rates are typically higher than those of personal loans, refinancing into a lower-rate unsecured loan can be a smart financial move. This approach not only reduces the total interest paid over time but also simplifies debt management by consolidating multiple payments into one fixed monthly installment (NerdWallet).

Unsecured personal loans are also a great option for funding home improvement projects. Unlike secured loans, such as home equity loans, unsecured loans do not require using your property as collateral. Additionally, they often have shorter approval processes, allowing homeowners to access funds more quickly and start renovations sooner.

At LFCU, we're here to guide you every step of the way. Our expert team will help you explore your options and secure the best loan to meet your financial needs. Plus, our rates are more competitive than those offered by many online lenders, making borrowing both cost-effective and stress-free. Text our Lending Team at 906-341-3118 today to learn how we can help with your lending needs!



Equal Housing Opportunity. LFCU NMLS #405435. Magan Peterson NMLS#500592.
NerdWallet. (2023). 2023 American Household Credit Card Debt Study. Retrieved from <https://www.nerdwallet.com/article/finance/credit-card-debt>.

National Homeownership Month

By Magan Peterson, Chief Lending Officer



June is almost here, and with it comes National Homeownership Month—a time to celebrate the benefits and joys of owning a home. At Limestone Financial Credit Union, we believe homeownership is more than just a milestone; it's a key component of financial well-being and personal fulfillment. A home is a place to create memories, express personal style, and establish roots. It provides individuals and families with a sense of security and belonging, contributing to mental well-being and a stable environment for raising children.

From a financial perspective, homeownership can be one of the most rewarding investments a person can make. As property values appreciate over time, homeowners build equity—an asset that can be leveraged for future needs, such as funding education or retirement. Additionally, homeownership can offer tax benefits, including deductions on mortgage interest and property taxes. At LFCU, we encourage our members to take advantage of these opportunities to strengthen their financial future.

National Homeownership Month also serves as a reminder of the challenges many face in achieving this dream.

Affordability, access to credit, and economic fluctuations can make homeownership feel out of reach for some.

That's why we are dedicated to providing our members with the resources and support they need to navigate the home-buying process. We offer personalized guidance, competitive mortgage rates, and programs designed to help first-time homebuyers achieve their dreams. Additionally, we have access to grant programs that assist first-time buyers with down payments or provide funds for essential home improvements.

As we celebrate National Homeownership Month, it's important to reflect on what home means to us and to work toward making homeownership attainable for future generations. Whether through community initiatives, financial literacy programs, or supportive legislation, everyone can play a role in promoting the benefits of owning a home. At Limestone Financial Credit Union, we remain committed to helping our members achieve this significant milestone and build a brighter future through homeownership.

[Explore Home Options](#)



11.868% APR⁵



Financial Freedom Loan

Life Happens. We're Here to Help.

Turn Debt Into Opportunity

Take control of high-interest debt with a lower fixed rate and flexible terms. Our financial freedom loan includes a one-time debt assessment, where we review your current debts and provide tailored terms and payment options that fit your budget. Simplify your payments and break free from debt faster—so you can focus on what matters most.

- ✓ Free Debt Assessment.
- ✓ No Payment for 45 Days.
- ✓ No Collateral Required.

[Explore Financial Freedom](#)



Current Rates

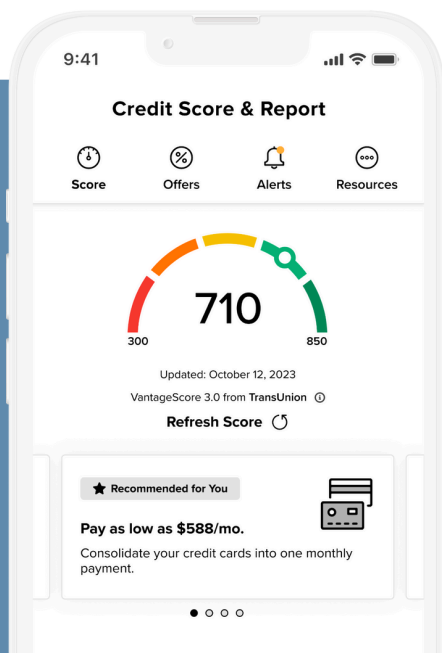
TERMS	APR ⁵ as low as...
24 MONTHS	11.868%
42 MONTHS	12.534%
60 MONTHS > \$5,000.00	13.399%

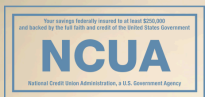
⁵A.P.R. = Annual Percentage Rate. Rates effective as of 04/01/2025 and subject to change without notice. Financial Freedom Loans are subject to a credit pull. Rates start at a as low as 11.868% APR, with actual rates determined by creditworthiness. A \$10,000 loan with a \$90 processing fee and 24-month term at an 11.868% APR will have an estimated monthly payment of \$472.45. A \$10,000 loan with a \$90 processing fee and 42-month term at an 12.534% APR will have an estimated monthly payment of \$296.90. A \$10,000 loan with a \$90 processing fee and 60-month term at an 13.399% APR will have an estimated monthly payment of \$230.86. Must be a Limestone FCU member in good standing. Federally insured by the NCUA. Contact a Loan Officer for full terms and conditions.

Financial Freedom Begins with a Stronger Credit Score

Consolidate debt and build your credit with a Financial Freedom Loan. Monitor your progress and track your score easily in the LFCU app—taking control of your financial future has never been simpler.

powered by
savvymoney®





Vacation Season is Here

Extra Funds to Make Every Moment Count.

Book Now, Pay Over Time

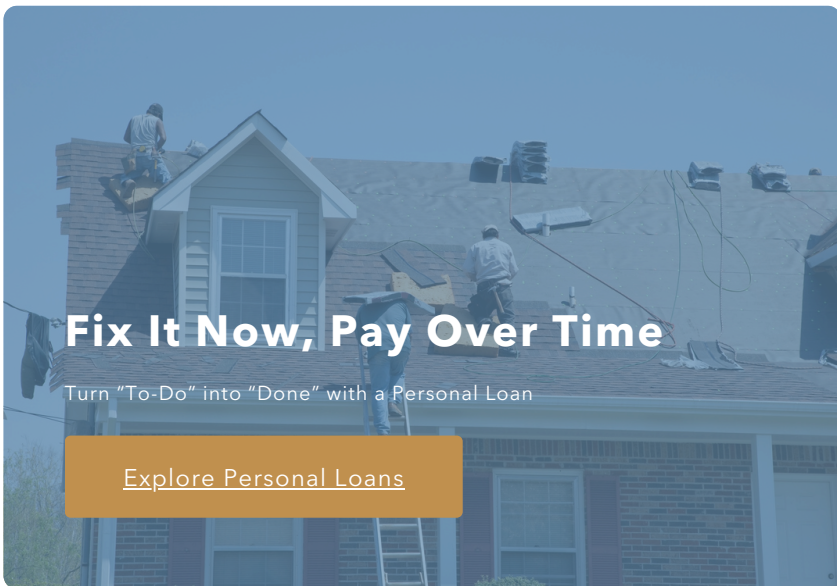
Whether it's a relaxing beach vacation, an adventurous road trip, or a long-awaited international escape, our personal loans make it easy to turn plans into reality. With flexible terms and a fixed rate, you can book your trip now and pay over time—without breaking your budget. Plus, our loans can also help with home fixes, medical expenses, and more. Whatever life throws your way, we're here to help you stay on track!

- ✓ Personal Loans can be used for vacations, home fixes, medical bills, and more.
- ✓ No Payment for 45 Days.
- ✓ No Collateral Required.



Your Health Comes First

Don't let medical costs hold you back—get the funds you need today.



Fix It Now, Pay Over Time

Turn "To-Do" into "Done" with a Personal Loan

[Explore Personal Loans](#)

Current Rates

TERMS	APR ⁵ as low as...
24 MONTHS	11.868%
42 MONTHS	12.534%
60 MONTHS > \$5,000.00	13.399%

⁵A.P.R. = Annual Percentage Rate. Rates effective as of 04/01/2025 and subject to change without notice. Personal Loans are subject to a credit pull. Rates start at a as low as 11.868% APR, with actual rates determined by creditworthiness. A \$10,000 loan with a \$90 processing fee and 24-month term at an 11.868% APR will have an estimated monthly payment of \$472.45. A \$10,000 loan with a \$90 processing fee and 42-month term at an 12.534% APR will have an estimated monthly payment of \$296.90. A \$10,000 loan with a \$90 processing fee and 60-month term at an 13.399% APR will have an estimated monthly payment of \$230.86. Must be a Limestone FCU member in good standing. Federally insured by the NCUA. Contact a Loan Officer for full terms and conditions.

Advocacy & Community

How We Volunteered and Advocated for Our Community



Sophie's Meet & Greet

In January, we hosted a Meet & Greet event for Sophie Shepard, our new Branch Manager and Loan Officer for The Hub @ LSSU. Attendees chatted with Sophie about her vision for leading our branch on the campus of Lake Superior State University, her community involvement, financial education initiatives, and her credit union career journey.

Sophie brings a wealth of experience, having worked in the credit union industry from high school to her professional career.

Financial Reality Fair at MHS

The Financial Reality Fair at Manistique Middle & High School (MHS) was full of financial fun! Students stepped into the role of young adults managing budgets, expenses, and unexpected financial challenges. This hands-on learning experience taught them valuable skills like budgeting, saving, and making informed financial decisions.

A huge thank you to the students for their enthusiasm and to our team and volunteers for guiding them through this practical and impactful event. Here's to building brighter financial futures!



WinterPalooza at LSSU

We had an amazing time at WinterPalooza in the Norris Center at Lake Superior State University! From engaging with students to sharing helpful resources, it was a great opportunity to connect with the campus community.

A huge thank-you to the Michigan Secretary of State's Office (SOS) for joining us and providing essential services like license renewals, voter registration, and address updates—making it easier for students and faculty to take care of business without leaving campus. We're proud to have partnered with the SOS to bring these services to LSSU, and we appreciate everyone who stopped by to say hello. Looking forward to more great events ahead!

Advocacy & Community



Financial Literacy Session with The LSSU Athletics Department

We had the pleasure of hosting 130 LSSU Athletes for a 60-minute financial literacy session! We focused on the essentials of budgeting, saving, and managing credit & debt—skills that will help them succeed both in their sports and in life.

A huge thank you to these dedicated students for making time in their busy schedules to join us, balancing both classes and athletics! We're excited to see them continue to thrive.

Financial Reality Fair at Malcolm

A huge thank you to Malcolm High School for the opportunity to host a Financial Reality Fair with support from the Michigan Credit Union League & Affiliates! We also appreciate our team, volunteers, students, and the school for making the event a success. Students created budgets and gained valuable insight into the real costs of living expenses.

Thank you to our volunteers from Chippewa-Luce-Mackinac Community Action Agency, Limestone Financial Credit Union, Lake Superior State University Admissions, JKL Bahweting School, and Junior Achievement of the Upper Peninsula.



Team Training Day

Our February Team Training Day was a success! We reflected on our 2024 accomplishments, sharpened our ITM skills, and conducted a SWOT analysis to guide Limestone FCU's continued growth. Cybersecurity was a key focus, with in-depth training on ransomware threats and data breaches—because protecting our members always comes first.

Of course, no training day is complete without some fun! A potluck feast brought the team together to share great food and even better company. Days like these remind us that growth isn't just about learning—it's about collaboration, connection, and commitment to serving our members.

Advocacy & Community



Workplace Excellence Training

In February, we held a Workplace Excellence series at The Hub @ LSSU. A huge thank you to Mary K. Fossitt-McGinn from UP Michigan Works! for leading participants through essential workplace skills, including communication, adaptability, and professional growth. Each participant walked away with valuable insights, a certificate of achievement, and the confidence to take the next step in their career.

We're proud to have partnered with U.P. Michigan Works! to bring this opportunity to our community. Stay tuned for more professional development events in the future!

Business After 5

The Hub @ LSSU team had a great time attending Business After 5 at the Lukenda School of Business in February! This event provided a fantastic opportunity to connect with local professionals, exchange ideas, and strengthen relationships within the business community.

A big thank-you to the Sault Area Chamber of Commerce and LSSU for hosting such a valuable networking event—we're excited to continue building partnerships that make an impact!



BYOD Day with Shiner Technologies

Bring Your Own Device (BYOD) Day with Shiner Technologies was a huge success! Shiner Technologies technicians went above and beyond, volunteering their time from 9 AM to 3 PM in our Main Branch lobby to keep our members' devices secure. In just one day, they identified and mitigated over 2,030 vulnerabilities on 44 member devices!

Thank you to everyone who stopped by and to Shiner Technologies for their incredible support in protecting our community's digital security.

Advocacy & Community



Financial Bingo with Laker Success

We're still reflecting on the fun we had at Finance Bingo in March! What an exciting and engaging evening that brought together students and the campus community for some friendly competition, all while diving into essential financial topics. The event was filled with energy, laughter, and valuable insights that participants could take with them into their personal financial journeys.

A huge thank you to LSSU's Laker Success Team for partnering with us to make this event possible! Their support made it an even more memorable experience, and we couldn't have done it without them.

Adulting 101 Course at LSSU

Our Adulting 101 course, a four-week financial course designed to help students build confidence in managing their finances, has begun. This no-cost series offers practical tools to navigate personal finances, whether participants are just starting out or refreshing their skills. Sessions cover topics such as identifying financial goals, budgeting, and managing student loans and credit cards. Each session includes interactive exercises and guidance from our team to help make informed financial decisions and take control of finances. We're excited to see how this course will play out in April.



Lunch & Learn at the U.S. Army Corps of Engineers

Limestone FCU had the pleasure of hosting a Lunch & Learn event at the U.S. Army Corps of Engineers in February. This event was a fantastic opportunity to connect with local professionals, share how our services and products can support their financial goals, and discuss ways to achieve long-term financial success.

A big thank you to the U.S. Army Corps of Engineers for hosting and to everyone who participated—we look forward to continuing to collaborate and empower individuals to reach their financial goals!

Advocacy & Community



Branch Open House

In March, we hosted an exciting Branch Open House where members and visitors had the chance to meet our team, enjoy tasty snacks, and learn more about how Limestone FCU is making a difference at LSSU and in the Chippewa County community. It was a wonderful opportunity to connect with our members and share how our focus on financial education, personalized service, and community involvement continues to shape our mission.

Thank you to all who joined us, and we look forward to hosting the next Branch Open House in May.

Credit Union YOU Conference

Our CEO, Jennifer Watson, had the honor of speaking at the Credit Union YOU Conference in Grand Rapids, MI, in March. She was joined by our Business Development Officer, Sabrina Oshelski, for this impactful event. The conference provided a fantastic opportunity to connect, learn, and network with fellow industry professionals while discussing innovative strategies and emerging trends in financial services. It's always inspiring to be part of an event that brings together leaders shaping the future of credit unions!



Career Day at Emerald Elementary

Alyssa, Jennifer, and JoLynn had the opportunity to participate in Emerald Elementary School's Career Day, where they connected with students and shared insights about working in the credit union industry. It was a great chance to inspire young minds and talk about the importance of financial literacy and community-focused careers.



Start the Conversation: Teaching Youth Budgeting Basics

"Beware of little expenses; a small leak will sink a great ship."
-Benjamin Franklin

When was the last time you talked with a child or teen about budgeting? These conversations can sometimes feel daunting, but they're incredibly valuable and youth are eager to learn.

Many high school students—and even middle schoolers—are beginning to feel the pressure of managing money, whether it's from a part-time job, allowance, or simply thinking about the future. Teaching them the basics of budgeting early helps build confidence, responsibility, and a healthy relationship with money.

Here are a few simple, tangible ways to start the conversation:

✓ Use Real-Life Scenarios

Next time you're shopping—whether in a store or online—talk about how you decide what to buy, how you compare prices, and how you stick to a budget. This helps youth see budgeting in action.

✓ Set a Savings Goal Together

Encourage them to save for something they want, like new shoes, a video game, or a trip. Help them break down the cost and create a simple plan to reach that goal over time.

✓ Give Them a Budget to Manage

If they receive allowance or earn money, help them divide it into categories like "spend," "save," and "give." This teaches balance and intentionality with money.



Set Savings Goals

Make it Measurable

Decide exactly how much you need and by when. For example, "I want to save \$500 for a concert by August."

Be Specific

Instead of just saying, "I want to save money," define what you're saving for, like a new phone, a car, or a college fund.

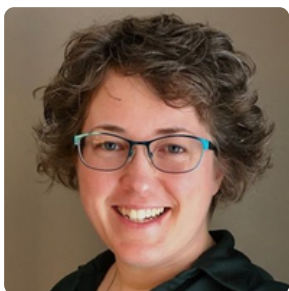
✓ Talk About Needs vs. Wants

Discuss the difference between essentials and extras. It can be eye-opening for youth to think about how adults prioritize bills, groceries, and fun spending.

✓ Use Tools and Apps

There are many budgeting apps designed for teens, or you can use something as simple as a notebook. The key is to track where money is going and reflect on spending habits.

Budgeting doesn't have to be overwhelming—it's a skill that grows over time. Start small, be open, and keep the conversation going. Your guidance can help youth stay afloat—and even sail confidently when it comes to money management.



By Jill Connin, Education Coordinator

MICHIGAN STATE
UNIVERSITY

Extension

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

Smart Money Missions: GooseChase Game

Join the Smart Money Missions GooseChase Game this April! This game is an interactive scavenger hunt on financial literacy. Youth will compete in exciting missions designed to boost budgeting, saving, and investing knowledge—all while having a blast!

Why Join?

- ✓ Complete fun, interactive financial challenges.
- ✓ Compete with other players across Michigan.
- ✓ Earn points and climb the leaderboard.
- ✓ Chance to win 1 of 10 \$50 Amazon e-gift cards!
- ✓ Learn real-world money skills that will benefit you for life.

REGISTER NOW



How to Play:

- ✓ Download the GooseChase app.
- ✓ Create a username using your school code and full name (example: MASJillConnin).
- ✓ Register for the GooseChase Game by scanning the QR Code or visiting canr.msu.edu/events/smart-money-missions.
- ✓ Enter the Join Code from registration.

Game Info:

Game Dates: April 1 - 30, 2025.

Who Can Play? Michigan youth ages 13-19 years old.

Registration:

Register now for the GooseChase Game by scanning the QR Code or visiting canr.msu.edu/events/smart-money-missions.

Parents & Guardians:

Want to help your teen develop money management skills in a fun way? Encourage them to join this interactive, hands-on experience that turns financial education into an adventure!

Scan the QR Codes to download the app.



APPLE APP



GOOGLE APP



MICHIGAN STATE
UNIVERSITY

Extension



From now until May 31, 2025.



Enroll NOW in the LFCU
Mobile App!

Let's Get Your Money Moving

From now until May 31, 2025, enroll in our Round Up program by opening a Stash Earn Account for a chance to win a

\$50 Amazon Gift Card¹

Switch &
save

We'll Beat the Rate

Refinance your loan from a different lender, and Limestone FCU may be able to beat your current rate by 0.50%.²

Text us at 906-341-3118

0.50%²

New VISA Credit Card
BONUS

\$70³

- ✓ Open a new VISA Credit Card.
- ✓ Perform one (1) transaction within 30 days.
- ✓ Earn the \$70 Bonus!³



STARTING MAY 2025

¹This giveaway will run from April 1 to May 31, 2025. To be entered to win the \$50 Amazon gift card, Limestone FCU members must be in good standing and at least 18 years of age. To win the prize, members must either open a Stash Earn Account through the LFCU Mobile App or complete an entry form with their name, address, phone number, and email at a Limestone FCU branch by May 31, 2025. This giveaway is in no way associated with Amazon. There will be only one winner. The winner will be contacted by the contact information on file. A.P.Y. = Annual Percentage Yield. Rates subject to change at any time without notice. Your Stash Earn Account currently pays a higher rate of dividends for balances \$50-\$2500. See the TIS Schedule for current rates. Visit limestonefcu.com/member-deals to view the full contest rules.

²The 0.50% Beat the Rate promotion is subject to credit review and approval. Limestone FCU reserves the right to end this promotion at any time without reason. Must be a member of Limestone FCU in good standing. Terms and conditions apply. Contact Limestone FCU for complete details.

³To open a VISA Credit Card, you must be at least 21 years old. If you are under 21, you must either have a cosigner who is at least 21 years old or demonstrate sufficient independent income to afford the credit card payments. The \$70 Bonus is for new credit card accounts. To earn the \$70 bonus, members must make one (1) transaction on their VISA Credit Card to qualify. Limited to one \$70 bonus per member. \$70.00 cash bonus will be paid as a dividend and subject to a 1099-INT. Limestone FCU reserves the right to alter or end this promotion at any time. Membership at Limestone FCU in good standing is required. Approval is subject to a credit check and review. To view our current credit card rates, visit limestonefcu.com/visa-credit-cards. Rates are subject to change at any time. This promotion starts May 1, 2025, and is available to the first 100 credit card applicants of Limestone FCU. Limestone FCU has the right to end this promotion at any time without cause.





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⁴This contest is being run by CU*Answers and is available for Limestone FCU Members to enter. Please visit limestonefcu.com/cuanswers-contest/ to view the official contest rules.

⁵Limestone FCU members gain access to deals through our partner, Love My Credit Union Rewards. Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

Upcoming News & Events

APRIL

Financial Literacy Month

April is Financial Literacy Month and we'll be celebrating all month long. Stop by The Hub @ Jack's Fresh Market or The Hub @ LSSU to guess our trivia question and win a prize. Make sure you're following us on social media, we'll be posting trivia questions each day in April.

Tax Day

April 15, 2025, is National Tax Day. Remember to take advantage of the Intuit TurboTax and H&R Block member deals, offered through LMCU Rewards (see Member Deals page).

Good Friday Closure

Our offices will be closed for Good Friday.

- Main Branch: Closed at 12 p.m. on Friday, April 18, 2025.
- The Hub @ Jack's Fresh Market: Open on Friday, April 18, 2025.
- The Hub @ LSSU: Closed at 12 p.m. on Friday, April 18, 2025.

Regular business hours will resume on Saturday, April 19, 2025.

MAY

Memorial Day Closure

Our offices will be closed for Memorial Day weekend.

- Main Branch: Closed on Saturday, May 24 to Monday, May 26, 2025.
- The Hub @ Jack's Fresh Market: Open on Saturday, May 24, 2025. Closed on Monday, May 26, 2025.
- The Hub @ LSSU: Closed on Saturday, May 24 to Monday, May 26, 2025.

Regular business hours will resume on Tuesday, May 27, 2025.

LFCU Annual Business Meeting

May 30, 2025 | 3:30PM | Main Branch Lobby

Save the date! Limestone FCU's Annual Business Meeting is on May 30, 2025, at 3:30 p.m. in our Main Branch Lobby in Manistique. Stay tuned for details—we look forward to seeing you there!

Discover the *Difference*

SAVE THE DATE

LFCU Annual Business Meeting

May 30, 2025 | 3:30 p.m. | Main Branch Lobby in Manistique

[View Event Page](#)

Upcoming News & Events

SAVE THE DATE

SUMMER Street Party

FRIDAY, JUNE 13, 2025

Downtown Manistique - The Social District

HOSTED BY



Manistique
Merchants

JUNE

Summer Street Party

June 13, 2025 | Social District in Manistique

Save the date! Limestone FCU, Schoolcraft Tourism and Commerce, and the Manistique Merchants will be co-hosting the first Summer Street Party of the year on Friday, June 13, 2025, in the social district of Manistique. This event is open to the entire community. Stay tuned for more details!

Office Closure

Our offices will be closed Thursday, June 19, 2025, for team training. Regular business hours will resume on Friday, June 20, 2025.

The Hub @ Jack's Fresh Market 4-Year Anniversary Celebration

June 27, 2025 | The Hub @ Jack's Fresh Market

Save the date! The Hub @ Jack's Fresh Market will be celebrating their 4-year anniversary with snacks and prizes. Stay tuned for more details!

Discover the *Difference*

LFCU Events

Check Out Our Upcoming Events!

You won't want to miss what's happening at LFCU. Stay informed on any upcoming events or courses we offer by visiting limestonefcu.com/events/.

[View Events](#)



Discover the Difference

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