

Built on the *limestone* foundation

From the CEO Desk:

Continued Success In 2025

It's hard to believe we're already past the halfway mark of 2025, admittedly, I'm still catching myself writing 2024! As I reflect on quarter 2, I continue to be incredibly proud of the momentum and meaningful impact our team is generating. From expanding financial literacy initiatives to upgrading technology platforms and increasing our community involvement through volunteerism, our team consistently exceeds expectations.

As you read through this publication, you'll see firsthand the difference we're making. As a small employer, our collective reach is amplified by the energy and commitment of each team member. Together, we are delivering programs that create tangible value for our members and our community.

Expanding Member Access Through Strategic Partnerships

In the second quarter, we've made notable progress in expanding access to programs that deliver real, attainable benefits. Our continued partnership with the Federal Home Loan Bank of Indianapolis (FHLBank Indianapolis) has allowed us to implement and expand initiatives that directly support our members' financial well-being:

- ✓ **Revive:** Through this program, we helped seven members secure a total of \$87,091 in funding to support critical home rehabilitation projects, improving safety, accessibility, and comfort for homeowners in our community.
- ✓ **Launch:** This initiative enabled us to assist one member in obtaining down payment assistance, helping them take a significant step toward homeownership.

- ✓ **Money Masters:** We are thrilled to announce a three-year, \$75,000 grant commitment from FHLBank Indianapolis to support the Money Masters Scholarship Program. This initiative will provide an annual grant to 25 first-generation college freshman students attending Lake Superior State University with \$1,000 grants each, paired with required financial education. The goal of this program is to instill lifelong financial habits and empower students as they take their first steps toward financial independence.
- ✓ **Elevate:** Through this competitive grant program, we will be selecting two business members to receive \$10,000 grants to fuel business growth and innovation. We will begin accepting applications in the coming weeks.

SUMMER HOURS

The Main Branch will open at 10:00 a.m. every Wednesday throughout the summer.

This change allows our team to take part in valuable professional development opportunities, helping us grow and serve you better!

NEED ASSISTANCE BEFORE 10:00 AM?

Text us at 906-341-5866 or use our ITM/ATM services for immediate access to your accounts anytime.

Thank you for your continued support!

Operational Improvements for Long-Term Growth

You may have also noticed a recent change to our office hours. On Wednesdays, the credit union now opens at 10:00 a.m. This change is part of a broader strategy to support organizational growth. As our responsibilities and service offerings grow, it's vital that we create space for internal development. These morning hours are now dedicated to professional development, project planning, and internal team meetings, ensuring we remain well-equipped to serve you.

We are currently in a trial phase and are considering expanding this late opening to Thursdays as well. If implemented, we will communicate any updates well in advance and continue to prioritize minimal disruption to our members' access and service experience.



Financial Literacy: Empowering Our Community's Future

We're thrilled to share that, for the first time in many years, financial literacy activities are being delivered at the summer day camp held at the Schoolcraft County Fair Building. This initiative, in partnership with MSU Extension, builds upon the foundational lessons introduced during the 2024-2025 school year, reinforcing key financial concepts in an engaging and accessible manner.

As this partnership approaches its conclusion, we're excited to announce that we're bringing our financial education programming back in-house. To support this transition and expand our outreach, we're currently seeking a full-time Member Education Coordinator. This role will be pivotal in enhancing our financial literacy initiatives, ensuring that we continue to provide valuable resources and support to our members and the broader community.

In addition, don't miss Sabrina's article highlighting the entrepreneurial spirit of students at LSSU's Kids Camp (see page 13). After eight weeks of immersive classroom instruction, these young innovators are preparing for an entrepreneurial blitz, where they'll launch and operate their own pop-up shops. This hands-on experience offers them a unique



opportunity to apply their newly acquired skills in a real-world setting, marketing and selling products to parents, peers, and faculty on campus.

We're also proud to spotlight the achievements of Leiona Deyo, an 8th grade student at Manistique Middle & High School and a two-time participant in our Learn it. Plan it. Pitch it. (LiPiPi) program. Leiona recently transformed a classroom opportunity into a professional design project by creating the Northern Lights Plaid Jersey for Tour da Yoop, Eh, a jersey awarded to cyclists who complete the tour four times, totaling 4,800 miles. Her exceptional design skills caught the attention of Manistique High School alumnus and Tour da Yoop founder, James Studinger, who commissioned her for this project after serving as a judge at the LiPiPi Pitch It event. Leiona's journey from classroom learning to real-world application exemplifies the impact of our financial literacy and entrepreneurship programs. Catch the article picked up by the Daily Press here: dailypress.net.

These stories underscore the importance of our commitment to financial education and the tangible benefits it brings to our community. We're excited to continue supporting and expanding these initiatives, fostering a culture of financial empowerment and entrepreneurial spirit among our youth.

SAVE THE DATE

SUMMER

Street Party

FRIDAY, AUGUST 1, 2025

Downtown Manistique - The Social District

HOSTED BY

Limestone
FINANCIAL CREDIT UNION

Schulerkraft
Tourism & Commerce

Manistique
Merchants

Cybersecurity: Protecting Our Members in a Digital World

At Limestone Financial Credit Union, we take a proactive approach to cybersecurity, both internally and within our community. We're committed to equipping our members with the tools and knowledge they need to stay safe in an increasingly digital world.

Through our ongoing partnership with Shiner Technologies, we continue to host Bring Your Own Device (BYOD) days to help members secure personal devices. We also offer educational talks at local events, hands-on training sessions, and distribute practical materials designed to help members recognize and avoid online threats that could lead to financial loss.

I want to take a moment to highlight an insightful article written by our IT Director, Jen Benedetto. In the article, she reminds us that while we all

understand the importance of cybersecurity, we often don't give it the attention it deserves—until a problem arises (see page 5). Her article offers actionable steps and simple strategies that can significantly reduce risk. I encourage you to take a few minutes to read Jen's piece and keep an eye out for other cybersecurity resources at upcoming community events. Small changes—like updating your passwords, enabling multi-factor authentication, or learning to spot phishing emails—can make a big difference in protecting your financial future.

Mission: A Guiding Principle

As I look ahead to the remainder of 2025 and into 2026, I continue to return to the foundation that grounds and propels us—our mission statement:

”

“Committed to building a better financial tomorrow through service, education, and advocacy.”

This isn't just a statement on our wall or a line in a brochure. It's what guides us in decision making, a principle that informs every decision we make and every initiative we pursue.

Whether we are launching new programs, refining internal processes, or strengthening community partnerships, this mission serves as our compass. It's how we measure progress and define success—not just in numbers, but in the lives we impact. As we continue to grow and evolve, this commitment remains unchanged.

My door is always open, drop me a line or stop in, I would love to hear your thoughts.



Jennifer C. Watson, CEO

Jennifer C. Watson

Team Anniversaries

Join us as we celebrate this past quarter's team anniversaries!

Alyssa Swanson (April)	12-Year	Sue Hinkson (May)	18-Years
Jennifer Watson (April)	22-Years	Katie Ketcher (June)	2-Years
Magan Peterson (May)	4-Years	Sabrina Oshelski (June)	1-Year
JoLynn Zellar (May)	1-Year	Hailey Hoholik (June)	7-Years



Sneak Peek the New Visa Credit Card

We're updating our credit card image—look out for the new design launching August 1, 2025!

Just in! A fresh new look is coming to our VISA Credit Card—launching August 1, 2025! If you're already a cardholder, there's no need to worry. You'll automatically receive the updated card when your current one expires. Stay tuned!



LEARN MORE

Scan the QR Code to learn more about the new VISA Credit Card.

[Learn More](#)

Save This Number

844-847-2629

Save this number to report fraud, for card activation assistance, and to set-up your PIN.

VISA Credit Card Promos!

Check out the current VISA Credit Card promotions we're running!

[Explore Promos](#)



EXPLORE PROMOS

Scan the QR Code to explore VISA Credit Card promotions.



Lower Your Rate with LFCU's Limited-Time Credit Card Special!

By Magan Peterson, Chief Lending Officer

Looking for a smarter way to manage high-interest credit card debt or make new purchases? LFCU is here to help with a limited-time offer designed to save you money and simplify your finances.

From August 1 through December 31, 2025, all members can take advantage of a special 7.77% APR² on new purchases or new balance transfers for 12 months—with no balance transfer fee.²

Whether you're looking to transfer an existing balance from a higher-rate credit card or planning a

major purchase, this offer gives you the flexibility and savings you need.

Our everyday credit card rates are already competitive—12.90% APR² for the Platinum Card and 15.90% APR² for the Classic Card—but for a limited time, you can enjoy even more savings with this promotional rate.

Don't miss this opportunity to reduce your interest payments and make your money go further. Contact us or visit your nearest LFCU branch to apply today!

²APR = Annual Percentage Rate. Offer valid for balance transfers and purchases made between August 1 and December 31, 2025. After the 12-month promotional period, your APR will revert to your standard variable rate, currently 12.90% for Platinum and 15.90% for Classic, based on creditworthiness and other factors. Rates and terms subject to change. To 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. Membership at Limestone FCU in good standing is required. Limestone FCU reserves the right to end this promotion at anytime without cause.

World Wide Web Day:

Ways To Stay Safe Online



The internet connects us to endless possibilities, but it’s important to stay alert and protect yourself along the way. In honor of World Wide Web Day, here are a few simple ways you can browse, shop, and connect safely online:

Lock It Down

Always use strong, unique passwords and set up two-factor authentication when possible. Make sure your devices are protected with passcodes or biometric locks like Face ID or fingerprints. Use all security tools available.

Watch for Red Flags

Be cautious of messages asking for personal information, especially if they pressure you to act quickly or request unusual payment methods like gift cards or wire transfers. These are often signs of scams. If it sounds too good to be true, it probably is.

Share with Care

Limit how much personal information you post on social media. For example, post your amazing vacation pictures once you are home, avoid answering surveys, and don’t make your birthday or other personal information public—always think before you post! Scammers can use these details to target you or guess your security answers.

Verify Before You Click

Be wary of unexpected emails, pop-ups, or links. When in doubt, go directly to the official website instead of clicking on a link you’re unsure about.



Stay Updated

Keep your apps, devices, and security software up to date. Updates often include important patches that protect you from new threats. Change can be hard and updates can be challenging, but they are critical to protecting your devices.

Online safety is all about staying informed and alert. Let’s celebrate World Wide Web Day by making the web a safer place—one smart click at a time!



Jennifer Benedetto

Information Technology Director
& Security Officer

💬 Text Jen at 906-341-5866.



Play It Safe Online

Protect your personal information while you’re online:

- ✓ Lock your devices with a passcode, two-factor authentication, fingerprint, or a strong password (12+ characters).
- ✓ Watch for red flags with scams like requests for wire transfers or gift cards.
- ✓ Share with care—limit personal info online, only accept social media requests from people you know, and set your social media profiles to private.

Originated with the CFPB.

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	3.45 %	3.50 %
9 MONTH CERTIFICATE ACCOUNTS	3.70 %	3.75 %
12 MONTH CERTIFICATE ACCOUNTS	3.75 %	3.80 %
13 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	3.75 %	3.80 %
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.75 %	3.80 %
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	3.45 %	3.50 %
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.45 %	3.50 %
18 MONTH IRA CERTIFICATE ACCOUNT	3.45 %	3.50 %

¹ APY: Annual Percentage Yield. APR = Annual Percentage Rate. NOTE: Rates effective as of 07/01/2025. 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.

Welcoming Our Summer Interns



By Sophie Shepard, Branch Manager and Loan Officer

We're excited to welcome two outstanding interns to the team this summer: Joy Kerfoot, an Accounting major, and Jakob Davie, a Finance major at Lake Superior State University. Both Joy and Jakob bring fresh perspectives, enthusiasm, and a passion for learning that we're thrilled to support through real-world experience.

Over the course of the summer, Joy and Jakob will be immersed in member service, gaining hands-on experience with day-to-day branch operations.

As part of their internship, they'll also shadow staff in various departments to gain a broader understanding of financial services—from teller procedures to back-office support.

This cross-training will give them valuable insight into how a credit union functions as a cohesive unit focused on member well-being.

Internship programs like this are part of our larger goal to develop future financial professionals while also bringing added support to our team during the busy summer season. We're proud to be part of Joy and Jakob's professional journey and look forward to seeing how they grow in the months ahead. Be sure to say hello the next time you stop by the branch!



Contact The Hub @ LSSU

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

4-Year Anniversary Celebration

We hosted a successful Anniversary Celebration for The Hub @ Jack's Fresh Market!



"Over the past 1,460 days (but who's counting?), time has flown. Happy Anniversary to The Hub and thanks for four amazing years of laughs, questions, community, and conversations (some of them even about banking). Here's to many more years of mixing financial smarts with grocery carts!"

-Sue Hinkson, Compliance Associate and BSA Officer, and
Rochell Blixt, Member Service Representative

On June 27, 2025, The Hub @ Jack's Fresh Market proudly celebrated four amazing years with a special Anniversary Celebration. Guests stopped by to enjoy treats, giveaways, and great company as we marked this exciting milestone.

We are grateful to everyone who joined us and supported The Hub over the years. We look forward to continuing to serve the community and helping our members reach their financial goals for many more years to come!



Contact The Hub @ Jack's Fresh Market

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

Employee Spotlight

This quarter, we're proud to shine a spotlight on JoLynn Zellar, Member Service Representative, and Emma Jones, Marketing Intern! Explore their Internship-to-Career stories to see how Limestone has helped shape their careers.



JoLynn Zellar - Credit Union Internship to Career Success Story

I began my journey with Limestone as a summer intern in 2024. Since then, I've taken on a front-line role, assisting members both in person and over the phone. More recently, I've expanded my responsibilities to support the Accounts Payable department.

My experience at Limestone has been nothing short of exceptional.

During my senior year of high school, I enrolled in the Work-Based Learning program. Having already completed my summer internship at Limestone; I was presented with an opportunity I couldn't pass up. I dedicated one hour during the school day to Work-Based Learning, where I processed invoices and assisted with tasks in Accounts Payable. After school, I transitioned to the teller line, continuing to serve members and handle incoming calls.

This internship has been incredibly rewarding. I've had the privilege of working alongside a team of friendly, supportive professionals who create an environment that is both welcoming and growth oriented.

Each day brought new learning opportunities that allowed me to develop valuable real-world skills. I'm truly grateful for the chance to be part of such a dynamic and encouraging team.

This role has not only strengthened my communication and problem-solving abilities, it's also helped me gain clarity on my future career path. Limestone has played a pivotal role in shaping both my personal and professional growth, and I'm excited to carry these experiences forward. Click the button or scan the QR code to keep reading...

[JoLynn's Story](#)



Emma Jones - Credit Union Internship Success Story

During the final days of my high school experience, I was introduced to Limestone Financial Credit Union at a local career fair. It was there that I learned about an internship opportunity – right in my hometown – that aligned with my interests in business. At the time, I was feeling uncertain about my future.

I had plans to attend Lake Superior State University to pursue my dream of playing college volleyball while earning a business degree, but I was not fully confident in the decisions I had made.

That all changed when I decided to apply for an internship at Limestone. I started working at the credit union just before graduation, beginning on the front line as a teller throughout the summer. While I appreciated the experience, I knew that was not where I wanted to stay long-term – and Limestone knew it too. When I began college, I added marketing to my business major, and by second semester, I was given the opportunity to transition into the marketing department at The Hub @ LSSU. That's when everything started to click.

I discovered that marketing was something I was truly passionate about – a field where I could be creative, use data and analytics, and most importantly, make a difference. I began working at The Hub @ LSSU, the on-campus credit union at Lake Superior State University. As I continued pursuing my college degree, I continued to work in member service until the credit union transitioned me to the marketing business unit. I love helping people and contributing to the community, and Limestone gave me the space to do both. Click the button or scan the QR code to keep reading...

[Emma's Story](#)



Advocacy & Community

How We Volunteered and Advocated for Our Community



LFCU Annual Business Meeting

In May, we hosted the LFCU Annual Business Meeting and celebrated 70 incredible years of serving our members! Thank you to everyone who joined us—including our Board of Directors, dedicated team, and valued members.

Congratulations to Dr. Kristina Hansen and Judie Zerilli on their re-election to the Board of Directors—we're excited for what's ahead!

Summer Street Party

In June, we hosted the Summer Street Party! Big shoutout to Wheaty's Pub for giving us a great space to enjoy the Summer Street Party. Thank you to everyone who came out, danced the night away with the 2nd Edition Band, donated cans or cash for local food pantries, and visited NC Jewelry at Camp & Coastal Design Co.

We're already looking forward to the next Summer Street Party in August!



Financial Reality Fairs

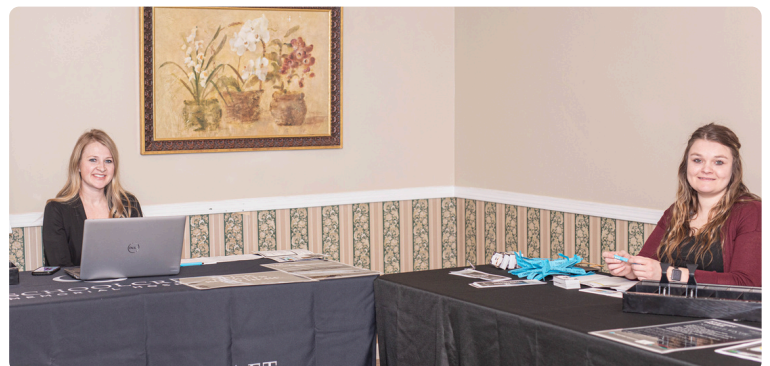
It's been a fantastic quarter spreading financial literacy to youth through Financial Reality Fairs, with support from the Michigan Credit Union Foundation. These fairs took place at Newberry High School and Superior Central High School.

Through hands-on budgeting and real-life decision-making, students got a glimpse of what it's like to manage finances as an adult. Thank you to our dedicated team and volunteers for assisting with these events.



SMH Gala

In April, our team volunteered at the Schoolcraft Memorial Hospital Gala. All sponsorships helped fund the purchase of lifesaving medical equipment, ensuring that SMH can continue to provide top-quality care to our community.



Advocacy & Community



Middle School Financial Reality Fair

In April, we partnered with Joseph K. Lumsden Bahweting Anishnabe School to host our very first Middle School Financial Reality Fair for 8th grade students, with support from the Michigan Credit Union Foundation! This new version of our traditional Financial Reality Fairs is tailored specifically for middle schoolers in grades 6-8, offering an early introduction to real-world budgeting, smart spending, and money management. We're excited to keep the momentum going by hosting future Middle School Financial Reality Fairs later this year!

Summer Reality Fair

We had a blast hosting over 60 students from Ridge Park Charter Academy during their campus tour at Lake Superior State University for our Summer Reality Fair!

These future financial pros stepped into real-world scenarios—landing their first jobs, making spending choices, and learning how to budget for clothing, food, fun, and more. Thank you to our dedicated team and volunteers for assisting with these events.



Classroom Reading

As part of our Financial Literacy Month initiatives, Alyssa Swanson, Chief Operations Officer, and Kariann Paoli, Member Service Representative of Lending and Deposit Operations, visited local classrooms to read *Save It!* by Cinders McLeod. The storybook, which follows a young bunny learning to save money, taught students the importance of spending wisely, setting goals, and planning ahead—helping young learners understand the value of saving.

St Francis de Sales School Carnival

We brought financial learning to life at the St. Francis de Sales School Carnival in April.

Families who visited our booth explored how small coins—and small habits—can lead to big financial wins. Helping kids build confidence with money today lays the foundation for stronger financial futures tomorrow.



Advocacy & Community



ACE 2025

This past quarter, Sophie Shepard—our Branch Manager and Loan Officer—attended the ACE 2025 Conference in Grand Rapids with fellow Young Professionals through FUELmi!

From inspiring sessions and industry insights at the YP Summit to a CEO roundtable and new connections across the credit union world, it was a week full of growth, networking, and next-level ideas. We're proud to support emerging leaders like Sophie as they represent LFCU and shape the future of our industry!

CU*Answers Contest Winner!

Ariel was the grand prize winner of an Apple Watch Series 10 in the CU*Answers Quarter One eStatement Contest.

"I've been a member of LFCU since I was about 12 years old, even though I haven't lived near a branch in nearly 17 years. Thankfully, that hasn't been an issue—everything I need can be done electronically, including accessing my e-statements. I'm truly grateful to still be a member after all these years, with such ease and convenience." -Ariel Reque



U.P. Chapter Annual Meeting

With golden tickets in hand, our team attended the MCUL U.P. Chapter of Credit Unions Annual Meeting—Willy Wonka style in April.

Between sessions on cybersecurity, protecting members and assets, and navigating the future of credit unions, we had a golden opportunity to connect with fellow U.P. credit unions. We also enjoyed a lunch break at The Church Brewery—great food and even better company!

5th Grade Campus Tour

We had a blast kicking off the 5th grade campus tour from Innocademy with a fun and interactive activity all about summer budgeting, saving, and understanding needs vs. wants!

Learning about money can be fun – especially when it helps prepare students for smart summer spending!



Advocacy & Community



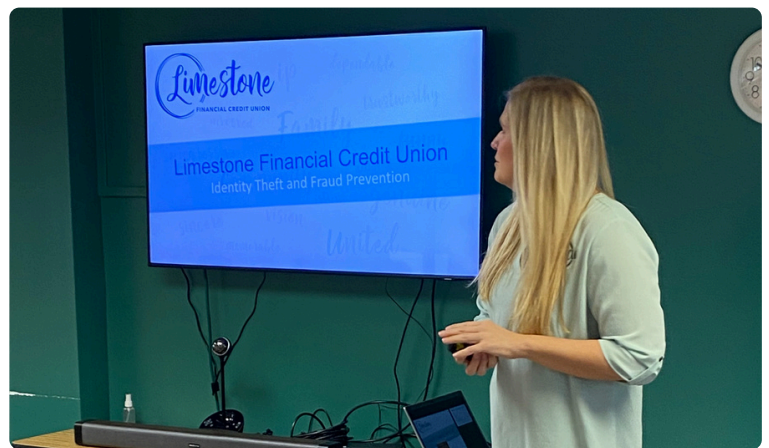
Say It In "Seven" with Sophie Shepard

Sophie Shepard, Branch Manager and Loan Officer at The Hub @ LSSU, presented at MCUL's "Say it in Seven" this past quarter! In this dynamic 7-minute session, she shared how our internship program empowers students with hands-on experience across various business units within the credit union—while also highlighting our broader financial literacy efforts on Lake Superior State University's campus. We're proud of the impact our internship program is making and grateful to Sophie for representing Limestone and sharing our story!

Health & Security Workshop

Thank you to everyone who attended our no-cost Health & Security Workshop for seniors this past quarter!

We're especially grateful to our speakers—Brian Felczak, Insurance Agent at Superior Insurance Agency, and Jen Benedetto, IT Director at Limestone FCU, for sharing valuable insights on staying safe, secure, and informed. We're proud to bring events like this to our community!



Nursing School Health Fair at LSSU

In April, our team had the best time at the LSSU Nursing School Health Fair!

We shared financial literacy tips, offered budgeting advice, and handed out healthy snacks along the way.

Huge shoutout to the students for organizing such an impactful event for both the school and the community!

Sault Area Career Fair

In April, we had a great time at the Sault Area High School Career Fair! Students got a glimpse into credit union careers and what it's like to be part of Team Limestone.

Career Fairs are the first step to learning more about the credit union industry and the impact we make in our communities. We're proud to support youth on their future career paths.



Advocacy & Community



Business After Five with Keller Williams

In April, our team attended Business After Five, hosted by KW Realty and organized by the Sault Area Chamber of Commerce!

It was wonderful to tour the new building and see the amazing work Leah and her team at KW Realty have done—not only with the space but also in our community. Congratulations on this exciting new chapter, and thank you for hosting such a fantastic evening!

Easter Egg Hunt at LSSU

In April, The Hub @ LSSU teamed up with LSSU Laker Success to join the campus-wide Easter Egg Hunt, and it was a blast! We gave away Easter baskets filled with college student must-haves, car detailing kits, cleaning supplies, and laundry essentials.

Who says Easter baskets can't be practical and awesome? Our Business Development Officer joined in the fun and even grabbed a pic with the Easter Bunny!



Intern Presentations at LSSU

In April, our 2024-2025 interns presented on their year-long internships at the Lukenda School of Business—and they did an incredible job!

Alexis Tyslicki and Emma Jones (Marketing and Accounting Interns) and Domenic Rizzo (IT Intern) reflected on the knowledge, skills, and hands-on experience they've gained throughout the academic year. We're proud of the impact they've made at both Limestone FCU and LSSU—and we can't wait to see what's next for these future leaders!

2024 Leadership Program Graduation

In April, we had the pleasure of attending the 2025 Sault Area Chamber of Commerce Annual Awards Banquet—and celebrating one of our own!

Congratulations to Kariann Paoli, Member Service Representative of Lending and Deposit Operations, on graduating from the 2024 Leadership Program! Her dedication, growth, and commitment to leadership are truly inspiring. We're proud to have her on the Limestone team!





Empowering Future Generations Through Financial Education

By Sabrina Oshelski, Business Development Officer

Semester Wrap-Up

We wrapped up the college semester with our Adulting 101 class, where students participated in hands-on lessons in saving, budgeting, credit, and debt management. A special thank you to Nicholas Kibble from LPL Financial, Sincerity Wealth Solutions, who joined us as a guest speaker to introduce the basics of investing—his insights added great value to the experience.

Middle School Financial Reality Fair

After the college semester, we shifted our focus from campus to classrooms. We hosted our first Middle School Financial Reality Fair at JKL Bahweting School, where students engaged in an interactive activity simulating real-life budgeting and spending decisions. This hands-on event helped students better understand the impact of daily financial choices and the importance of responsible money management.

Continuing our outreach, we also held a Summer Reality Fair with students from Ridge Park Charter Academy and Innocademy Charter School.

Through these events, we've provided financial literacy education to over 600 students year-to-date—a milestone we're incredibly proud of.

Looking Ahead

Looking ahead, we're excited to kick off the summer with the LSSU Kids Camp, where children ages 6-12 will explore the fundamentals of financial literacy in a fun and engaging way. Campers will wrap up the program by launching their very own pop-up shops, putting their new skills into action!

Springtime Momentum: Financial Literacy Grows in Schools

During the spring season, Limestone FCU's partnership with MSU Extension delivered nearly 80 hours of financial literacy programming to students across Manistique Area Schools, Big Bay de Noc School, Superior Central Schools, and Tahquamenon Area Schools.

Early learners enjoyed the MI Smart Money Reads library storytime and classroom sessions featuring the book Save It!. Each child received a free copy of the book, courtesy of the Michigan Credit Union Foundation. High school seniors, gearing up for graduation, dove deep into exploring all forms of credit—from IOUs and student loans to mortgages. These programs align with and enrich the state curricular standards for each grade level.

Research shows that financial habits begin forming by age five, making early education essential.



A 2024 study by Investopedia following teens who received in-school financial literacy education found lasting benefits—students demonstrated better money management skills well into adulthood.

Benefits by Grade Level:

- ✓ Elementary & Middle School: Early introductions to budgeting, saving, decision-making, and emotional awareness around money help lay a strong financial foundation.
- ✓ High School & Beyond: Formal instruction in credit, investing, debt management, and taxes provides students with the essential tools to navigate adulthood, reduce risky borrowing, and improve long-term financial health.

Upcoming News & Events

AUGUST

Summer Street Party

August 1, 2025 | 6:30-9:30 PM | Social District

Save the date! The 2nd Summer Street Party will be on August 1, 2025, from 6:30 to 9:30 p.m. in the Social District of Manistique. Stay tuned for details!

The Hub @ LSSU Anniversary Celebration

August 22, 2025 | 11AM - 1PM | The Hub @ LSSU

Join us as we celebrate the 2-year anniversary of The Hub @ LSSU on August 22, 2025. More details to come.

BYOD Day/Financial Check-Up

September 30, 2025 | 9AM - 3PM

Main Branch Lobby

Secure your devices and finances on September 30, 2025, at our Main Branch in Manistique. Shiner Technologies, LLC will be on-site checking member devices, and LFCU will be hosting a financial check-up station.

[Learn More](#)

SHINER TECHNOLOGIES LLC

SEPTEMBER

Labor Day Closure

Our offices will be closed in observance of Labor Day.

- Main Branch
 - Closed: Saturday, August 30 - Monday, September 1, 2025
- The Hub @ Jack's Fresh Market
 - Open: Saturday, August 30
 - Closed: Monday, September 1, 2025
- The Hub @ LSSU
 - Closed: Monday, September 1, 2025

Regular business hours will resume on Tuesday, September 2, 2025.

Office Closure

Our offices will be closed on Monday, September 15, 2025, for team training. Regular business hours will resume on Tuesday, September 16, 2025.

Discover the
Difference

Member Deals

Check out more upcoming & current member deals!

Visit limestonefcu.com/member-deals/ to view the upcoming and current member deals and make the most of your Limestone FCU membership.

[Discover Member Deals](#)



Discover the Difference

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

[f](#) [@limestone.fcu](#) [@thehubatlssu](#) [@thehublfcu](#)

