

# Your educational *journey* starts at LSSU

Whether you are returning to Lake Superior State University (LSSU) or joining us for the first time as an incoming freshman, we are thrilled to welcome you to the Spring 2026 Semester in beautiful Sault Ste. Marie, located in Michigan's Upper Peninsula! Your journey at Lake Superior State University is an exciting one, and our team at Limestone FCU (LFCU) is here to support you every step of the way.

## At LSSU, you'll find:

-  Academic Excellence: Dive into your studies with the guidance of dedicated faculty who are committed to your success.
-  Vibrant Campus Life: Join clubs, participate in sports, and make lifelong friends through various student organizations and events.
-  Breathtaking Surroundings: Enjoy the natural beauty of the Upper Peninsula, with opportunities for outdoor adventures just a stone's throw away.

## At LFCU, we're here to help you manage your finances with:

-  Student-Friendly Services: From checking and savings accounts to digital wallets and financial education, we offer a range of products designed to meet your needs.
-  Convenience and Accessibility: Our mobile app lets you manage your money anytime, anywhere, and with onsite debit card printing, you'll never be without a payment method.
-  Community Focus: As a member-owned credit union, we're dedicated to supporting our local community and helping you achieve your financial goals.
-  Financial Literacy: We offer a variety of tools to help you succeed; from Adulting 101 courses to a Workplace Excellence Series offered in partnership with Upper Peninsula Michigan Works!. We've got you covered with short info sessions designed to be on point and relevant to students.

## Lake Superior State University and Limestone FCU's Partnership:

LSSU and LFCU are committed to your success both academically and financially. We understand that managing your finances can be challenging, especially as a student. That is why we're here, to offer you the tools and resources you need to make smart financial decisions and build a solid foundation for your future.

Welcome to the LSSU and LFCU family! We have taken the liberty of putting together a box of swag, a Laker Discount Card, and helpful information to jumpstart your time at LSSU. We're excited to see all that you will achieve during your time here. Best wishes for a successful and enjoyable academic year!

Sincerely,

Lake Superior State University and Limestone FCU



Get paid to learn.  
**Get paid to grow.**

Limestone FCU provides students with paid positions through our Internship Program and an opportunity to build a career while attending Lake Superior State University. Students can choose a business unit and gain skills relating to Accounting, Education, Executive Leadership Support, Information Security, Marketing, and Member Services.

**Start a career while going to college**



Scan the QR Code to apply today!

EXPLORE THE HUB



Scan the QR Code to view our website!

Discover **The Hub @ LSSU**

From essential banking solutions to specialized financial resources, we're here to support your financial well-being, every step of the way.



**ATM & ITM**

Easily access your money using our ITM located outside The Hub @ LSSU and our ATM located in the Arts Center on campus.

**HOURS OF LIVE ITM HELP**

Monday-Friday	8:30 AM - 5:00 PM
Saturday	10:00 AM - 1:00 PM
Sunday	Live Help Closed



**The Laker VISA Debit Card**

Stop by The Hub @ LSSU to pick up your Laker VISA Debit Card when you arrive on campus. Our VISA Debit Cards offer opportunities to earn cash back through our Dream Points Rewards program and feature...

- ✓ P2P Payments - Pay anyone instantly with P2P.
- ✓ Payroll - posts up to two (2) days early at no cost!
- ✓ Access your Checking and Savings Account through Online Banking and the LFCU Mobile App.
- ✓ Digital Wallets - Available with Apple, Google, and Samsung Mobile Devices.
- ✓ Tap2Pay - because card swipes are so old school!
- ✓ Skip the fees at any ATM/ITM within the Co-op network.



**Join before classes start!**



**Redeem Points for Cashback**

with Dream Points Rewards

With every Laker VISA Debit Card tap or swipe, you'll start earning points that can be redeemed for great products and services you know and love, like cashback, Disney+ Bundles, Bose Speakers, and more.<sup>1</sup>

**VISA DEBIT CARD POINTS**

Earn 1 point for every \$2 spent.

<sup>1</sup>Visit your Dream Points Rewards account to activate rewards and view the terms and conditions.

# WORKPLACE

## Excellence Training



UP Michigan Works! and Limestone FCU are co-hosting a 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 Workplace Excellence series. Upon course completion, each participant will be awarded a certificate of achievement. This course is open to anyone. All sessions start at 4:00 p.m. in the Davis Room (first floor of the Cisler Center, room 106). Visit [limestonefcu.com/workplace-excellence-training/](http://limestonefcu.com/workplace-excellence-training/) to learn more.

### Session Dates:

January 28, 2026 | February 4, 2026  
February 11, 2026 | February 18, 2026

### Register Today!

Scan the QR Code with your mobile device to register & learn more.



## Money Masters Scholarship<sup>1</sup>

Earn a \$1,000 scholarship this semester!

Available to the first 10 students only – act now!

Become a Money Master and earn a \$1,000 scholarship this semester! The Money Masters Scholarship program, funded by FHLBank Indianapolis, is designed to help first-generation college freshman students gain essential financial knowledge, open a credit union account, and build habits that support long-term success.



### LEARN MORE

<sup>1</sup>Scan the QR Code to learn more and view the terms and conditions.



## Adulting 101

### No-Cost Four-Session Financial Course

Hosted by Limestone FCU, this four-session 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. Our team will guide students through a series of exercises aimed at building essential financial skills and the confidence needed to navigate their personal finances. All sessions start at 4:00 PM (see session dates below). Visit [limestonefcu.com/adulting-101/](http://limestonefcu.com/adulting-101/) to learn more.

### Session Dates:

March 12, 2026 | March 19, 2026  
March 26, 2026 | April 2, 2026

### Register Today!

Scan the QR Code with your mobile device to register & learn more.



## Launch and Grow

### Four-Week Entrepreneurship Course

This no-cost, on-campus program introduces students to the fundamentals of entrepreneurship, helping them explore what it takes to start and sustain a successful small business. Over four weeks, participants will learn how business ideas take shape, what lenders look for, how to turn a concept into a workable plan, and how local entrepreneurs have built thriving businesses in the Eastern Upper Peninsula. The course is designed to inspire confidence, build practical skills, and show students that entrepreneurship is an attainable path. All sessions start at 4:00 PM (see session dates below) Visit [limestonefcu.com/launch-and-grow/](http://limestonefcu.com/launch-and-grow/) to learn more.

### Session Dates:

January 20, 2026 | January 27, 2026  
February 3, 2026 | February 10, 2026

### Register Today!

Scan the QR Code with your mobile device to register & learn more.



**SUPERIOR**  
COFFEE ROASTING COMPANY

## New This Year!

Superior Coffee is now on campus at Considine Hall! Stop by and check us out.

## Laker Discount Card

Enjoy your Laker Discount Card, included in your Freshman Welcome Box! Present this card at any participating business to receive exclusive student discounts. Just be sure to have your Student ID with you.



# LSSU Important Dates

LSSU is filled with events throughout a student's years on campus. Below are a few important dates to mark your calendars for. It is recommended for new, returning, and freshman students to participate in these on-campus events. These events will not only improve a student's life on-campus but also give them an opportunity to learn more about the community, finances, and LSSU.



## Spring 2026 Orientation | January 9, 2026 11AM - 4 PM

Get introduced to Lake State, explore academics and student services, register for classes, ask questions during a live Q&A, and learn your next steps before the semester begins.

## Classes Begin | January 12, 2026

On January 12, 2026, the Spring 2026 semester begins. Tip: locate your classrooms prior to this date so you aren't late on the first day.

## Snowfest | January 19-25, 2026

Get ready for a week of frosty fun at SnowFest! Don't miss out! Mark your calendars for January 19-25!

## Launch and Grow: Entrepreneurship Essentials | Sessions Start January 20, 2026

This no-cost, on-campus program gives students a hands-on intro to entrepreneurship. Over four weeks, participants will explore how business ideas take shape, what lenders look for, how to build a workable plan, and how local entrepreneurs have found success in the Eastern U.P. Visit [limestonefcu.com/launch-and-grow/](https://limestonefcu.com/launch-and-grow/) to learn more.

## Winterpalooza | January 23, 2026

LSSU's annual celebration to welcome new and returning students to the campus and the surrounding communities! Don't forget to stop by The Hub @ LSSU's table.

## Spring Break | February 27 - March 8, 2026

Spring break begins on February 27, 2026. Enjoy the well-deserved time off.

## Snowman Burning | TBD

An LSSU tradition! The campus will bid goodbye to winter and welcome spring with the burning of the snowman.

## Workplace Excellence Training | Sessions Start January 28, 2026

Participants will learn the soft skills employers are looking for through the no-cost Workplace Excellence series. Upon course completion, each participant will be awarded a certificate of achievement. All sessions start at 4 PM on Wednesdays in January and February, beginning January 28, 2026. Visit [limestonefcu.com/workplace-excellence-training/](https://limestonefcu.com/workplace-excellence-training/) to learn more.

## Adulting 101 | Sessions Start March 12, 2026

This four-session 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. Our team will guide students through a series of exercises aimed at building essential financial skills and the confidence needed to navigate their personal finances. Visit [limestonefcu.com/adulting-101/](https://limestonefcu.com/adulting-101/) to learn more.

## Spring Exam Slam | April 26, 2026

Save the date! The Spring Exam Slam is your chance to gear up for finals with prizes, snacks, and study sessions as you prep for your final exams.

## Graduation | May 2, 2026

LSSU's Commencement Ceremony will take place on May 2, 2026. Join your fellow students as they raise their caps to a successful college experience.

# Meet The Team



**Sophie Shepard**

Branch Manager & Loan Officer | MSR - Deposits & Lending Operations

NMLS #2676871



**Kariann Paoli**



**Sabrina Oshelski**

Business Development Officer



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- 📱 Text The Hub at 906-341-6070
- 🌐 Visit us online at [limestonefcu.com/the-hub-at-issu](https://limestonefcu.com/the-hub-at-issu)

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Limestone FCU is Federally Insured by the NCUA.