

# Annual *impact* Report

## How We Made An Impact in 2025

### From Our CEO

### Reflecting on a Year of Local Impact and Shared Success

As we wrap up another successful and prosperous year, we are filled with gratitude and pride. 2025 not only brought exceptional financial services to our member owners, but also meaningful progress in how we serve, invest, and grow together. Throughout the year, we expanded programming that increased local investment, created and sustained full-time jobs, strengthened community initiatives, and positioned Limestone FCU as a force for positive impact.

We hope that as you review this report, you feel the same sense of pride that I do. As member-owners, your participation in this cooperative is what makes all of this possible.

Banking local means local benefits, period. While larger financial institutions may appear to have more to offer, we invite you to take a closer look at our contributions, products, and services, and then ask any financial institution you do business with to provide the same level of community impact. Banking is more than a transaction; it is a relationship, one that paves the way for community development by keeping dollars working right here at home.

By banking with Limestone FCU, you've made a difference:

- ✓ You've empowered youth and adult education initiatives, fostering financially independent member-owners and community members.
- ✓ You've supported our team's participation in community initiatives that advance local nonprofits and strengthen service to our communities.

- ✓ You've enabled our institution to sustain and create full-time jobs in the areas we serve.
- ✓ You've invested in our team's professional development and continued education, ensuring knowledgeable and trusted service.
- ✓ You've helped local businesses and entrepreneurs grow and expand right here in our community.
- ✓ You've supported critical technological advancements necessary for long-term sustainability and secure member service.

While we may not have any flashy advertising campaigns, rest assured that we are here, using our resources responsibly, stretching every dollar further, and staying true to the members and communities we serve.

As we look ahead to the coming year, I am excited about the opportunities before us. Your continued use of credit union products and services remain the driving force behind our ability to make a meaningful local impact. Watch for our full annual report in the coming months. Until then, thank you for your membership and your trust in Limestone FCU.



Jennifer C. Watson, CEO

*Jennifer C. Watson*

# Making A Difference

## Key Highlights from 2025

### Volunteer Hours & Organizations

777.2 HOURS | 45 ORGANIZATIONS

Our team volunteered 777.2 hours to 45 organizations in the Upper Peninsula of Michigan.

#### Grants Awarded

34 | \$140,237.36

We awarded 34 grants totaling \$140,237.36. These grants were awarded in partnership with FHLBI and MCUF.

#### Scholarships Awarded

2 | \$4,000

We awarded two scholarships totaling \$4,000 through the Charles Burley Memorial Scholarship.



484

Reached 484 students through seven Financial Reality Fairs.<sup>1</sup>



\$7,565

Community Gift Cards Purchased & Distributed



90

Local Business Scratch-Off Tickets



\$1,155

Local Business Scratch-Off Tickets

#### Donations

\$24,424.87

We donated \$24,424.87 to local organizations in 2025.

#### Students Reached

2,679 | 253

We reached 2,679 students/adults through 253 financial education sessions in 2025.

#### BYOD Days

5,249 | 85

In partnership with Shiner Technologies, LCC, we mitigated 5,249 vulnerabilities on 85 member devices through BYOD Days in 2025.

#### Partnerships

\$3,020

In partnership with Jack's Fresh Market and support from our Team, Board of Directors, Member Owners, and Savings Insurance Agency, Inc. and Capital Business Services, we raised funds for Manistique EMS's Stuff an Ambulance Food Drive.

<sup>1</sup>Financial Reality Fairs were hosted with support from the Michigan Credit Union Foundation.

# Moving Our Community Forward

## How We Impacted Our Community in 2025



### CU Kind Day

In 2025, we celebrated CU Kind Day by bringing financial literacy and kindness to classrooms across Schoolcraft and Chippewa Counties. In one day, our team reached 508 students through interactive lessons, activities, and story-based sessions focused on saving, spending, and making smart money choices. Students also contributed to a "Kindness Wall," displayed at our Main Branch, showcasing the positive actions they've taken throughout the year. With support from MCUF grant funding, Limestone FCU provided classroom supply packages to teachers, helping strengthen learning both in and beyond the classroom.

### Assistance Provided

Supported members during the period when government and tribal employee paychecks were delayed, helping them navigate financial challenges during that time.

### Community Care

#### 100 TURKEYS

Donated 100 Turkey Certificates to local food pantries in partnership with Jack's Fresh Market.

### TOP IMPACTS IN 2025

- ✓ Credit Union Kind Day
- ✓ LSSU's LakerPalooza & Winterpalooza
- ✓ Financial Reality Fairs for High School and Middle School, with support from the MCUF
- ✓ LSSU Financial Literacy Sessions and Collaboration Events
- ✓ Lunch & Learn Events at the U.S. Army Corps of Engineers
- ✓ LSSU Campus Tours and Browse Events
- ✓ LSSU Nursing School Health Fair
- ✓ Health & Security Workshop
- ✓ Internship Program
- ✓ Career Fairs in Schoolcraft & Chippewa Counties
- ✓ Member Appreciation Events - Anniversaries and International Credit Union Day
- ✓ Kids Camp - Pop-Up Markets (Schoolcraft & Chippewa County)
- ✓ Summer Street Parties
- ✓ Learn It. Plan It. Pitch It.
- ✓ Financial Literacy Sessions in Schoolcraft & Chippewa Counties
- ✓ Matched Savings Program
- ✓ Money Masters Scholarship Program
- ✓ Charles Burley Scholarship Program
- ✓ FHLB of Indianapolis - Revive, Launch, & Elevate Grants for Homeowners and Small Businesses
- ✓ Financial Literacy Month
- ✓ Cybersecurity Awareness Month
- ✓ BYOD Days
- ✓ Workplace Excellence Training
- ✓ Adulting 101
- ✓ Mitten Drive
- ✓ Ladies Night & Small Business Saturday - Scratch-Off Tickets Provided to Member Owners
- ✓ Veterans Bench in Schoolcraft County
- ✓ Supported the Children's Museum alongside fellow organizations in Chippewa County
- ✓ Wi-Fi in Downtown Manistique

# Awards & Recognition

## Recognizing Our Team's Achievements



### Celebrating Achievement in Financial Education

In 2025, Jennifer Watson and Sabrina Oshelski represented Limestone FCU at the CUFEN Education Networking Conference, where the credit union earned 1st Place in both Adult and Student Financial Literacy Presentations for credit unions under \$150 million in assets. These awards highlight our team's dedication to financial education and the impact we're making in our communities.

### TEAM ACHIEVEMENTS IN 2025

- ✓ Leah Cook - Earned Certified Credit Union Executive designation.
- ✓ Sabrina Oshelski - Earned Certified Credit Union Financial Counselor certification.
- ✓ Michaela Zuzula - Earned Certified Credit Union Marketing Executive designation.
- ✓ Kariann Paoli - Re-Certified as a Credit Union Financial Counselor certification.

Discover the  
*Difference*

### ORGANIZATIONS SUPPORTED THROUGH VOLUNTEERING

100+ Women with Heart, 4H, Bay Cliff Health Camp, Cancer Society, Chippewa Luce Mackinac Community Action Agency, City of Sault Ste. Marie Police and Fire Pension Board, Community Action, Feeding America, Habitat for Humanity, Hospice of the EUP, Indian Lake Golf Course, Independence Day Committee, InvestUP, Jack's Fresh Market, Joseph K. Lumsden Bahweting Anishnabe School, JKL School, Kiwanis Golf Tournament, Lake Effect Art Center, Limestone Legacy Foundation, Manistique Area Schools, Manistique Athletic Booster Club, Manistique Car Show, Manistique First United Methodist Church, Manistique Folk Fest, Manistique Hockey Association, Manistique Women's Club, Michigan Credit Union Foundation, Michigan Credit Union League, Nahma Golf Course, Rotary Club, Salvation Army, Sault Area Elementary School, Sault Area High School, Sault Ste. Marie Area Schools, Schoolcraft County Commission, Schoolcraft County Community Foundation, Schoolcraft County Veterans, Schoolcraft Memorial Hospital, Schoolcraft Tourism and Commerce, STC Economic Resiliency Housing Committee, STC Unified Branding Committee, St. Francis de Sales School, St. Vincent de Paul, Strive Young Professionals Group, U.P. Whitetails of Schoolcraft County, UPAs, and Manistique Rotary Club.

Bank where your money makes a difference with people who invest in you, your family, and your community.



### Discover the Difference

- ☎ Call Limestone at 906-341-5866
- ✉ Text Limestone at 906-341-5866
- 🌐 limestonefcu.com

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