

Built on the *limestone* foundation

Discover the difference we've made.

From Our CEO

Reflecting on Accomplishments and Looking Ahead

I'm so happy to be heading into summer, my absolute favorite season in the Yoop. I suspect I'm not alone in that. 😊 This time of year naturally marks the halfway point, offering a valuable opportunity to reflect on what we've accomplished while continuing to plan for the months ahead. Like many of you, I'm always amazed at how quickly the year seems to fly by.

This summer, our team is looking forward to slowing down, just enough to recharge and refocus. That means taking time for some well-deserved rest and relaxation while also stepping back to evaluate how we serve you, our members. We'll be reviewing our programs, our impact in the community, and how we can continue to improve as we plan for the future.



New Branch

I am also excited to share some big news, we have officially closed on a building located at 1234 State Street, which will become the future home of a Limestone FCU branch in Garden.

We are thrilled to expand our service area into the Garden Peninsula and look forward to becoming an active part of the community.

Kicking Off Summer Together

We'll kick off the season with one of our favorite traditions, the Summer Street Party on June 12, 2026. This event is a wonderful opportunity to connect and enjoy some family fun together as a community.

New this year, we're excited to highlight our foundation, the Limestone Legacy Foundation (formerly Upward Community Youth). This foundation empowers us, as member-owners, to make small contributions that, when combined, create a meaningful impact in our communities.

Through the foundation, we support:

- ✓ Financial education for youth and adults.
- ✓ Entrepreneurship assistance through programs.
- ✓ Community impact grants.
- ✓ Provides emergency assistance to members and local organizations.
- ✓ Scholarships for students.

At the event, our team will be introducing the \$1/Month Club, a simple way to give that adds up to something powerful. We hope you'll consider joining us with a small monthly contribution.

One initiative I'm especially proud of is our commitment to support the Gear UP Gala, now in its third year.

This incredible event supports local students by providing:

- ✓ Free haircuts.
- ✓ Backpacks filled with school supplies.
- ✓ Brand-new shoes.
- ✓ New this year, thanks to the [Limestone Legacy Foundation](#), winter coats for over 150 students.

This is just one example of the impact we can make by pooling our resources through the foundation.

Strengthening Your Security

One area we are continuing to expand is our focus on cybersecurity and fraud awareness, because protecting your financial well-being is one of the most important ways we can serve you.

Through a partnership with the Manistique Senior Center, our Member Education Coordinator, Kierra Herson, will be leading a six-week educational series designed to give seniors the tools and knowledge they need to protect themselves from fraud.

Each session will provide:

- ✓ Clear, easy-to-understand guidance.
- ✓ Practical, real-world examples.
- ✓ Actionable steps participants can immediately use to protect their personal data and financial assets.

The program is slated to begin July 8, 2026, and will be offered twice weekly to allow for maximum participation.

This is a great example of how we are investing in education that directly benefits our members.

Supporting Your Home

Through a partnership with the Federal Home Loan Bank, we also continue to invest in programs that directly support members' quality of life. Revive Grants still have limited funding available. These grants are designed to help members, at or below 80% of median income, complete necessary home repairs that improve safety, accessibility, and long-term stability. Eligible projects include: HVAC systems, entry ramps, water heaters, septic systems, siding, windows, and other critical repairs.

If you haven't applied yet, we encourage you to reach out to our team to request a grant package. Funding is limited to active members and available on a first-come, first-served basis.

This is another way your membership provides tangible value, helping ensure your home remains safe, functional, and secure.

Building Financial Skills for the Future

New this fall, we are to facilitate the Financial Peace University, a nationally recognized Dave Ramsey program, in partnership with Habitat for Humanity. This program typically costs over \$100 per participant, but thanks to a generous grant, it will be offered for just \$15 per person. Additionally, active Limestone FCU members who participate will be eligible for a matched savings program of up to \$200. This opportunity is made possible through funding from the Michigan Credit Union Foundation, helping participants turn what they learn into real, measurable financial progress.

The Future is Bright 😊

As a growing organization with three branches and a fourth on the way, our team often operates at or above full capacity. We offer a full slate of financial literacy programming, grant opportunities, and community-focused initiatives, many of which are not typical for a credit union. As a result, our team is continually striving to do more with less.

However, we truly believe that these efforts are essential to the financial health and long-term success of our members and community. To ensure these programs are delivering real value, we will be sending out a member survey in late June. Your feedback will help guide our decisions as we plan for the future.

Community Involvement & Financial Education Survey

We're committed to strengthening our communities through service, education, and advocacy. Soon, you'll receive a brief survey asking for your feedback on these efforts.

Your input will help us better understand what matters most to our members and guide future decisions as we continue investing in programs that support our members and communities.

Looking ahead, and to ensure we continue delivering the level of service you deserve, we've made several investments in 2026, adding team members and growing our Member Education program into a full-time role. While adding additional team members in deposit operations and creating a new position, Member Service Advisor, who will focus on complex needs including fraud support and account assistance.

These changes give you greater access to knowledgeable team members and more personalized support.

Looking Ahead: Improving Your Experience

We're also thinking ahead of how we will serve you in the future. We're in the early stages of planning a branch remodel, because the way we use our space today just isn't the same as it was 15 years ago. Starting in late 2026, moving into 2027, we'll begin introducing additional Interactive Teller Machines (ITMs) specifically at drive-thru. You'll still be able to connect with a real person, but in a way that is safe and secure.

The goal here is simple: handle everyday transactions efficiently and securely, so our team can

spend more time helping you with the things that really matter; fraud concerns, lending, financial planning, and more.

Final Thoughts

What I've shared here is really just a small glimpse of everything happening at Limestone.

As we move forward, we continue to focus on expanding our organization, with one goal in mind, to better serve our member-owners. Your membership makes all of this possible. It's your participation and active use of the credit union's products and services that allow us to participate in these initiatives.

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

As always, I would love to hear your comments, drop me an email, text, or pop in. My door is always open.



Jennifer C. Watson, CEO

Jennifer C. Watson

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



Team Anniversaries

Join us as we celebrate team anniversaries as of May 2026!

Jennifer Benedetto (March)	18-Years	Jennifer Watson (April)	23-Years
Michaela Zuzula (March)	3-Years	Katie Ketcher (May)	3-Years
Alyssa Swanson (April)	13-Years	Joy Kerfoot (May)	1-Year

Member Awareness

Elder-Fraud Prevention

When only one person is helping manage an older adult's finances without oversight, it can create opportunities for misunderstandings or even financial exploitation.

To help avoid this, experts recommend creating a formal arrangement where one trusted person manages day-to-day financial tasks while providing periodic updates or accountings to other family members. Open communication and transparency can help protect everyone involved.

Source: [AARP - Elder Financial Abuse: Stopping Fraud in the Family \(aarp.org\)](#)



Social Security Scams

Fraudulent messages posing as Social Security are on the rise, and older adults are often targeted. This type of scam is a form of elder abuse designed to pressure you into acting quickly.

Scammers often create urgency to catch you off guard. Before you act, ask yourself:

- ✓ Was I expecting this?
- ✓ Does this make sense?

Pause before you respond. A quick pause can help protect your information and your money.

[LEARN MORE](#)

The Perfect Scam¹

The Perfect Scam is AARP's weekly podcast profiling America's biggest scams. Listen to experts tell stories from fraud victims and their families.¹

[LISTEN NOW](#)



¹Source: [AARP: The Perfect Scam Podcast](#)



Recent Fraud Reports

5/1/2026: Employee Impersonation / Publishers Clearing House Scam

Some members have reported receiving fraudulent calls or text messages claiming to be a Limestone FCU employee, as well as scammers posing as Publishers Clearing House representatives offering fake prizes. If you receive a suspicious call or message, do not click any links or share personal information.

2/6/2026: Mail Scam Alert

We have been notified of a fraudulent mailer claiming "Immediate Response Needed" regarding a Limestone FCU loan. This mailer is not affiliated with Limestone Financial Credit Union and includes a phone number that does not belong to us. If you receive this mailer, please do not call the number or share any personal information.

Contact us directly at 906-341-5866 to verify any communication. Remember, if Limestone FCU calls you, it will appear from one of two numbers, 906-341-5866 (main number), or 888-896-5866 (toll-free number).

[REPORT FRAUD](#)



LFCU In the Community

How we made a difference through education & volunteering.

Learn It. Plan It. Pitch It.

The 2026 Learn it. Plan it. Pitch it. (LiPiPi) program wrapped up with a Pitch It Competition, where students presented their business ideas after 12 weeks of workshops. Participants shared their concepts with judges and community members, showcasing creativity and hard work. Winners included Bauer Marcotte in first place with his pitch entry "Campus Companion," a tie for second between Nick Gauthier for "Indian Lake Bait & Tackle" and Ryder Casteel for "Casteel Landscaping & Cleaning," and Tennille Faketty in third for "Wear It Well." Nick Gauthier also received the People's Choice Award. LiPiPi is made possible by Limestone FCU and the Limestone Legacy Foundation. [Learn more.](#)



Internship Presentations

Congratulations to our student interns who recently presented on their internship experiences at The Hub @ LSSU. Jakob Davie, Charles Stephen, and Joy Kerfoot shared how their time at the credit union helped them build valuable skills, from frontline member service to gaining exposure to careers in accounting, marketing, and more. A special thank you to Branch Manager Sophie Shepard for her leadership and dedication to developing the next generation of professionals. [Learn more.](#)

Financial Literacy Month

We recently wrapped up Financial Literacy Month with a wide range of community-focused education efforts across Schoolcraft and Chippewa counties. From classroom visits and interactive school activities to college workshops and Financial Reality Fairs, the initiatives were designed to make money management skills engaging and accessible for all ages. The credit union also shared weekly tips and interactive content on social media to keep financial learning going throughout the month. These efforts reflect Limestone FCU's ongoing commitment to helping build stronger financial knowledge in the communities it serves. [Learn more.](#)



Discover the Impact

Key Highlights as of May 2026

Donations

\$4,560

We donated \$4,560 to local organizations as of May 2026.

BYOD Days

136 | 75 | 53

In partnership with Shiner Technologies, LCC, we mitigated 136 vulnerabilities on 75 devices for 53 members through BYOD Days as of May 2026.

Students Reached

762 | 114

We reached 762 students/adults through 114 financial education sessions as of May 2026.

Volunteer Hours

248.5

Our team achieved 248.5 combined volunteered hours as of May 2026.

TOP IMPACTS THIS YEAR

- ✓ Career Fairs - Rudyard and Manistique Area Schools.
- ✓ March Reading Month.
- ✓ April Financial Literacy Month.
- ✓ Learn It. Plan It. Pitch It. - Hosted the Pitch It Competition for youth entrepreneurs.
- ✓ Financial Workshop - Detour Area Schools.
- ✓ Adulting 101 - LSSU.
- ✓ Money Masters Scholarship Program - LSSU.
- ✓ Crack the Credit Code Workshop - LSSU.
- ✓ Internship Presentations.
- ✓ Financial Reality Fairs - Hosted five fairs at area schools.
- ✓ Feeding America - Our team volunteered with Feeding America.
- ✓ LSSU Minipalooza - Participated at LSSU's event.
- ✓ Financial Jeopardy with Laker Success.
- ✓ Revive Home Repair Grant - Applications Open.

UPCOMING EVENTS

Summer Street Party: June 12, 2026 | 6:30 PM - 9:30 PM
Downtown Manistique - The Social District

Cybersecurity Essentials with Shiner Technologies: June 16, 2026 | 5:30 PM | Wheaty's Pub

Office Closure: Our offices will be closed on Friday, June 19, 2026, for team training. Regular business hours will resume on Saturday, June 20, 2026.¹

The Local Lens: June 25, 2026 | 12 PM - 1 PM
The Mill Manistique

¹Although our branch may be closed, we're open digitally. Manage your accounts, transfer funds, deposit checks, and more through Online Banking, the LFCU Mobile App, or our ATM/ITM.

The Hub @ Jack's Fresh Market 5-Year Anniversary Celebration:
June 27, 2026 | All Day

Save the date! The Hub @ Jack's Fresh Market will be celebrating their 5-year anniversary with snacks and prizes. Stay tuned for more details!

Office Closure: In observance of Independence Day, our offices will be closed on Friday, July 3, 2026, to Saturday, July 4, 2026. Regular business hours will resume on Monday, July 6, 2026.¹

SAFE: Seniors Awareness for Fraud Education:
Every Wednesday and Thursday at 11 AM | July 8 - August 13, 2026 | Senior Center in Manistique



Discover the Difference

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

📱 @limestone.fcu 📱 @thehubatssu 📱 @thehubfcu

