



## Grand Opening Celebration for TheHub@LSSU!

Tuesday, August 22, 2023 | 12:00 p.m. | Inside the Cisler Center  
(Lower Level, Room 105, 650 W Easterday Ave in Sault Ste. Marie)

Our grand opening celebration is in the works and scheduled to take place during move-in week on Lake Superior State University's (LSSU) campus. We are excited to roll out the final few details of our new branch and to open the doors to the public this week. TheHub@LSSU will be unique to students, LSSU faculty and alumni, and the local community. We've chosen a special branding and voice that will tie into the demographic of Sault Ste. Marie (see the yellow in our new logo) #GoLakers. We hope you'll join us for our grand opening.

Stay up to date on the latest news of TheHub@LSSU by following our new social accounts! We can't wait to get to know the community of Sault Ste. Marie.

  @thehubatlssu



## A New Member Experience Interactive Teller Machine

We are excited to announce our ITM is open and available in our vestibule! We are eager to implement this technology for our membership and hope you will utilize this service!

ITM Features include:

- Check Account Balances
- Cash Withdrawals
- Cash Deposits
- Account Transfers
- Check Deposits
- Change Debit Card PIN
- Interact with our staff during business hours

24/7 ACCESS  
Coming soon!

## Welcome Student Interns & New Staff

LFCU keeps growing! We've recently hired two new staff members and two new student interns with future plans to expand our Internship Program at LSSU. Please join us in giving a warm welcome to our new team members, Chelsey Zeeryp, Branch Manager at TheHub@LSSU, Katie Ketcher, Member Service Representative, Carson Sprader, Student Intern, and Maddy Maline, Student Intern.

## Upcoming Events

Check out our events page!

Visit [limestonefederal.com/events/](https://limestonefederal.com/events/) to check out events we are sponsoring and hosting at our different locations.

## 9 Month Certificate Account

Money might not grow on trees but it can grow in a Certificate Account.

9 Month Term | \$1,000 Opening Deposit | 5.25% APY\*

\*Rates valid as of 06/15/2023 and subject to change without notice. \*APY: Annual Percentage Yield. Federally Insured by the NCUA.

## MEMBER FINANCIAL TIPS

### Automate Your Credit Card Payments

The best tip we can give on keeping up with your credit card payments is to automate them. Setting up automated payments can ensure your monthly bill is always paid on time.

### Subscriptions & Pay-Later Options

Some of today's biggest financial traps are subscriptions and "pay-later" options. If you're looking to grow your funds, cancel those subscriptions and avoid the option to pay later. These two financial traps can cause more harm than good.

EARN AS YOU SPEND WITH

# Love my CU Rewards

1 pt. for every \$2 on Debit and 1 pt. for every \$1 on Credit

Sign-up today!



## That camper you're dreaming... Doesn't have to wait!

Whether you're planning your dream cross-country trip, or hitting the local trails, we will help get you going with a Recreation Loan.

Our Recreational Loan can be used for all things recreational - a camper, RV's, ATV's, and more!

- Fast approvals
- Flexible terms
- Competitive rates



## Text us!

We'd love to hear from you. We offer multiple services that can all be done via texting. Try it out!



Member Service: 906-341-5866



Lending: 906-341-3118



Hub at Jack's Fresh Market: 906-341-3416



Hub at LSSU: 906-341-6070





## e-Statement Enrollment

When you enroll in eStatements, you're saving the planet. Less paper = less mail = more trees to keep the beautiful U.P. green.

Enroll through Online Banking today!

## Tech Tips with Jen - Podcasts

As a member-owned, not-for-profit cooperative Limestone Federal Credit Union is committed to our members. We strive to provide our members with the tools to protect their digital information.

Visit [limestonefederal.com/tech-tips/](http://limestonefederal.com/tech-tips/) to listen to Tech Tips with Jen.

## Check out our Blog!

Knowing and understanding your finances is key to feeling confident in your situation. Visit [limestonefederal.com/blog/](http://limestonefederal.com/blog/) to check out our blog to view financial tips & tricks and to stay up to date on the latest LFCU news.



### WHAT'S IN YOUR WALLET?

NEW! Money Market Program

Money Market Program: our latest product has just launched - this is one you'll want to invest in!

What is it? Money Market is a savings/share account (deposit account) that offers greater interest rates than a traditional account giving you more diversity with your finances. We like to call this type of an account, investing in your future!

Minimum Balance	\$10,000
Number of Monthly Withdrawals	3
Balance Below Minimum Monthly Fee	\$10
Excess Withdrawal Fee	\$10
Tiered Rates	
\$0-\$10,000	0.10% APY
\$10,000-\$24,999	1.35% APY
\$25,000-\$49,999	1.50% APY
\$50,000-\$499,000	1.65% APY
\$500,000+	1.80% APY



## Connect with us through our app.

- ✓ Manage bills
- ✓ View transactions
- ✓ Make fast transfers
- ✓ Make remote deposits
- ✓ And sign up for e-statements

### SCAN THE QR CODE

Scan the QR Code or visit [bit.ly/lfcu-mobile-app](http://bit.ly/lfcu-mobile-app) to download our app!



## Dormant Account Fees

As a member owned cooperative, Limestone FCU members benefit when members actively use our products and services. In fact, it's the cooperative nature of our business that makes this model so successful. Dormant accounts carry a higher regulatory burden which requires internal and external auditors and examiners to review these accounts with greater scrutiny, resulting in a higher cost to maintain. We all benefit from active members who utilize our products and services, actively monitor their accounts, and stay abreast of their personal financial situation.

We will begin charging a monthly dormancy fee of \$25.00 to member accounts that have been dormant in excess of 12 months. You can avoid the fee by setting up a monthly auto transfer, opening a checking account, signing up for eStatements, utilizing our digital tools to monitor, or opening a new loan.

## Current Rates\*

REGULAR SHARES/ CLUB ACCOUNTS	.10 % APY
IRA's	2.00 % APY
STASH ACCOUNTS (See Truth in Savings Agreement)	5.10 % APY
6 MONTH CERTIFICATE ACCOUNTS	1.25 % APY
9 MONTH CERTIFICATE ACCOUNTS	5.25 % APY
12 MONTH CERTIFICATE ACCOUNTS	3.60 % APY
18 MONTH CERTIFICATE ACCOUNTS	4.75 % APY
24 MONTH CERTIFICATE ACCOUNTS	4.40 % APY
30 MONTH CERTIFICATE ACCOUNTS	4.60 % APY
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	3.60 % APY
12 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	3.60 % APY
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$50k	4.75 % APY
18 MONTH JUMBO CERTIFICATE ACCOUNTS > \$100k	4.75 % APY

\*APY: Annual Percentage Yield. NOTE: Rates are subject to change without notice. Call for current rates and terms. Federally insured by the NCUA.



# #LFCUEmpowers Youth

## Learn It. Plan It. Pitch It.

Limestone FCU and Upward Community Youth, Inc hosted the first Learn It. Plan It. Pitch It. Event at Manistique High School. Learn It. Plan It. Pitch It. is a program modeled after Shark Tank where young entrepreneurs will pitch their business ideas! We look forward to future events like this in the 2023-2024 school year.



## ENTREPRENEURSHIP

From brainstorming to market in five weeks!

2:30 p.m. - 4:00 p.m. on July 20, 27, Aug. 3, 10, 17

This program will meet via Zoom.

Youth entering grade six and higher are invited to join 4-H for an entrepreneurship experience! Tweens and teens currently selling products, as well as those who want to give it a try, will all learn something during this series. From fishing lures to painted rocks, there is a place for everyone. We will help with idea and product development, financial records, create marketing materials and participants will be able to sell their products at the Manistique Maker's Market on Saturday, August 20, 2023.

We are offering this program via Zoom to remove transportation barriers. It will be fun and interactive.

Please register using the instructions below and to receive the Zoom link. If you have questions about the program, need assistance with registering, or your youth need accommodations to participate, please contact Jill Connin with MSU Extension at 906-286-3327 via call or text.

Please register at <https://v2.4Honline.com>.\*

- Select the club: SPIN Club Entrepreneurship July 2023.
- Select at least one of the associated project areas.

\*If you are a current 4-H member, please add this club and project area to your account to register (just add it once, it will not immediately show up on your club list).



MICHIGAN STATE UNIVERSITY | Extension

Registration Link:





# Quarterly Highlights

## U.P. Chapter Annual Meeting

Back in April, the team collaborated with fellow credit union professionals and heard from speakers discuss topics on team building, leadership and cybersecurity at the U.P. Chapter Annual Meeting.

Congratulations to our Member Service Representative, [Katana Freed](#) for being a U.P. Crasher this year and to our Marketing Coordinator, [Michaela Zuzula](#) for being asked to sit on the Marketing Committee for the U.P. Chapter.



## Bring Your Own Device Day!

On May 31, we partnered with SineTech, LLC for Bring Your Own Device Day! Through our partnership with SineTech, our members had access to an experienced technician who scanned devices for active viruses, updates, and endpoint protection.

SineTech found 387 vulnerabilities on member devices. Thank you to SineTech for volunteering their time to come out and ensure our member's devices were safe and secure.

**Next BYOD Day - September 29, 2023!**

## LSSU Orientation

On June 12, we set-up a table at the Campus Browse during Lake Superior State University's orientation. We introduced the first week of new Freshman students to the credit union and ran a couple of giveaway's to peak interest.

On June 14, we opened the doors of our Hub on LSSU's campus. This soft launch will allow us to be prepared for our grand opening happening in August this year.



Empowering our members to achieve financial independence.



Limestone Federal Credit Union  
906-341-5866 | limestonefederal.com | lfcu@limestonefederal.com | NMLS#405435

Text us at 906-341-5866. We'd love to hear from you.

