



## Happy New Year

### Reflecting on a Year of Local Impact and Cooperation

As we near the conclusion of yet another successful and prosperous year, we are filled with gratitude. During 2023, we have not only weathered storms but thrived as a cooperative force for positive change. As I perused the content of this publication, I am immensely proud of the accomplishments of our entire team. Through their efforts, our cooperative is stronger than ever and provides

tangible value to the communities we serve. As a member-owner, your decision to bank with Limestone Federal Credit Union has a ripple effect that extends far beyond individual transactions; it strengthens the fabric of our community and contributes to the well-being of all member-owners. Through your participation in the cooperative;

- ✓ You've empowered youth education initiatives, fostering future financially independent member owners and community members.
- ✓ You've empowered our team to participate in community initiatives that further local non-profits and service to the community.
- ✓ You've empowered our institution to sustain and add jobs in our community.

- ✓ You've empowered our team to participate in professional development activities and continued education.
- ✓ You've empowered local businesses and entrepreneurs, fostering economic growth right here in our community.
- ✓ You've empowered advances in technology, branches, and sustainability.

As we look forward to the coming year, I am excited about the possibilities that lie ahead for our credit union and our community. Your participation remains the driving force behind our ability to make a meaningful impact locally. Thank you for being an integral part of our cooperative family. Your trust and loyalty are the foundation upon which we build a stronger, more resilient community.



Wishing you and your loved ones a joyful holiday season and a prosperous New Year.

Jennifer C. Watson, CEO of Limestone FCU.

*Jennifer C. Watson*



## Save The Date - LFCU Annual Meeting

Thursday, May 2, 2024



# Employee Spotlight

Meet Leah Cook! Leah is the Executive Assistant at Limestone FCU. Even though Leah works behind the scenes running payroll, paying bills, preparing documents, etc., she continues to make a difference in the lives of our members and the team on a daily basis. Leah started at Limestone FCU in the accounting department in 2017, after diligently working to improve the lives of our membership and our team, Leah was later promoted to Executive Assistant. Her work and character are a testament to her dedication to the credit union.

Leah not only shows dedication to the organization but also to community through her volunteer work. She continues to serve others. "Showing up everyday, helping my co-workers with any questions they have, helping members with their financials needs, and putting in volunteer hours is what impacts the team, members, and community." Says Leah.

## Why do you do the job that you do? ”

I enjoy the job I do because I feel that we make a difference in our member's lives. Even though I am behind the scenes, we are always coming out with new products and services to fulfill the member's wants and needs.

-Leah Cook, Executive Assistant

"Our Executive Assistant, Leah Cook, works behind the scenes to ensure our organization succeeds. I have worked alongside Leah in various roles over the years, where she is always willing to assist our membership, staff, and community. We are very fortunate to have Leah on our team and look forward to the many years to come." Says Alyssa Swanson, COO at Limestone FCU.

With her hardworking attitude and determination, we couldn't be more lucky to have a great team player like Leah! Thank you for being part of our team.

## Stash more cash this new year!

Our Stash Program allows you to automatically save your change from Debit Card purchases and stash it into a new Stash Savings Account, earning you 5.10% A.P.Y.\*!



Enroll in our Stash Program!



\*A.P.Y. = Annual Percentage Yield. Rates are subject to change at any time without notice. Your Stash Account currently pays a higher rate of dividends for balances \$50-\$2500. To open a Stash account, members must have an active account with Limestone FCU, be in good standing, and deposit a minimum of \$50. See the TIS Schedule for current rates - located within your online banking.



## What's In Your Wallet?

### Our Mobile App

Our Mobile App offers added convenience, with features like mobile check deposit and account alerts, all accessible right from your smartphone. We strongly encourage all members to [download](#) and use our Mobile App for seamless banking on the go.

## Member Financial Tip

Life is often unpredictable, and unexpected expenses can arise at any time. Establishing a dedicated fund to cover three to six months' worth of living expenses provides a crucial financial safety net. This fund can help you whether unexpected events such as medical emergencies, car repairs, or temporary job loss without resorting to high-interest debt or depleting your savings.

Text our team to learn more. 906-341-5866

# Cybersecurity Update

## The Value of Bring Your Own Device Days

Limestone FCU partnered with SineTech LLC, a local security firm to host Bring Your Own Device Days (BYOD Day) for our membership. BYOD Days are great opportunities for our membership to receive a free device check-up from experienced technicians. SineTech puts a booth up in our lobby and members can bring in phones, tablets, laptops, etc. for a check-up. We even had a member bring in a desktop for one of the earlier sessions this year.

SineTech technicians will scan devices for malware and other vulnerabilities.

Best practices are also discussed when it comes to device security. For example, technicians review cellphones for device listening settings, location access, camera access in different apps, etc. During our Bring Your Own Device Days in 2023, the SineTech team discovered 630 vulnerabilities. This event is invaluable when it comes to protecting our community devices. Educating members on the importance of all aspects of data security helps benefit our membership as a whole.



### Jennifer Benedetto

Information Technology Director

906-341-3118 x1128

[jbenedetto@limestonefederal.com](mailto:jbenedetto@limestonefederal.com)



## Tech Tips for the New Year!

When it comes to protecting yourself from hackers and scams, there are a few things you can do.




### Mobile Devices

For mobile devices, create a difficult PIN - we do not recommend using your birthday or Debit/Credit card PIN. This PIN should be unique in and of itself.



### Links & Downloads

Do your research before accessing a link, visiting a site, or downloading an app. Hackers find all sorts of ways to access your devices so it's important to do a little bit of Googling before trusting a new program or site you've never heard of before. Only install apps, visit sites, or click links that are from trusted sources.

Let's keep your devices and personal information safe this New Year! Contact Jennifer Benedetto, Information Technology Director at Limestone FCU to learn more. Text 906-341-5866! 

JOIN US FOR

## Bring Your Own Device Day

January 12, 2024 | 9 a.m. to 3 p.m. | Limestone FCU

131 River St in Manistique





# We've Joined InvestUP

**INVESTUP™** Our CEO joins the Board of Directors for InvestUP

Jennifer C. Watson, CEO of Limestone FCU, has recently taken on a new role as a member of the Board of Directors for InvestUP. With her extensive experience in financial leadership and her commitment to community service, Jennifer is well-positioned to contribute valuable insights to the strategic direction of InvestUP. Known for her dedication to fostering economic growth and financial well-being, Jennifer's involvement in the Board is expected to further strengthen the organization's initiatives in supporting and advancing the economic development of the communities it serves. Her appointment reflects not only her individual accomplishments but also highlights the collaborative spirit between financial institutions and community development organizations working together for the greater good.



You can learn more about InvestUP and its initiatives at [investupmi.com](https://investupmi.com).



## Unleash Your Potential Unlock Financial Freedom

Secure Your Financial Future with Guaranteed Returns on an IRA Certificate Account.



Scan the QR Code to learn more about our IRA Certificate Accounts.

### Current Rates\*

REGULAR SHARES/ CLUB ACCOUNTS	.10 % APY
IRA's	2.50 % 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	5.60 % APY
12 MONTH STUDENT CERTIFICATE ACCOUNTS	5.60 % APY
14 MONTH CERTIFICATE ACCOUNTS	5.65 % 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

### Why do you do the job that you do? ”

I like assisting members and when they are so appreciative that I recommended something to them that they can use to improve their financial wellbeing, it makes me feel good about the job I do.

-Katana Freed, Branch Manager for The Hub inside of Jack's Fresh Market

\*APY: Annual Percentage Yield. NOTE: Rates effective as of 12/01/2023 and are subject to change without notice. Call for current rates and terms. Federally insured by the NCUA.

# Advocacy

## Downtown Manistique Stays Connected

What better way to keep us connected than with downtown Wi-Fi. In partnership with Lake Effect Art Gallery, Limestone FCU generously donated free Wi-Fi to the downtown of Manistique - our holiday gift to the community that holds a special spot in our hearts. Feel free to connect with us the next time you're shopping downtown (see network information below).

Network: Lake Effect Free WiFi  
Password: Manistique



## LSSU Benefits Fair

The LSSU Benefits Fair was an opportunity for LSSU faculty and staff to see different vendors and products that could benefit their team overall. Our team attended and had a blast! We gave away a Yeti Cooler, hung out with the LSSU team, and offered our credit union expertise!

## Flu Shot Clinic

In October of 2023, Limestone FCU partnered with Schoolcraft Memorial Hospital on International Credit Union Day to host a Flu Shot Clinic for our membership. We had a total of 29 members participate in the flu shot clinic.

What impact does your work have on the team, our members, and the community? ”

Members can come away with a pleasant experience after they have stopped in the Hub @ LSSU. This keeps our membership coming back.

-Kurt Pursch, Student Intern



## LSSU Golf Classic

Team LFCU takes first in their flight! Congrats to Cassidy, Chelsey, Hailey, and Michaela for taking first in the women's division and to Cassidy for the longest drive at the LSSU Golf Classic. Limestone FCU sponsored a hole to support the Athletics Department and introduce ourselves to the community of Chippewa County.



## LFCU Goes Green

Team Limestone FCU continues to serve as advocates for the communities it serves. Throughout 2023, we collected recyclables within Schoolcraft County. A big thank you to Swanson Storage & Services for hauling these recyclables to the Escanaba Recycling Center and to Rex and Judy Slingsby for transporting cardboard rolls from our mini vestibule to Lakestate Industries in Escanaba! These rolls help create the famous Yooper Fire Starters!

## Credit Union Lunch Local

In October of 2023, Limestone FCU asked our membership and our team to support local restaurants by offering to reimburse lunch receipts to a few lucky winners. It's exciting to see our membership and team members support the local food industry.

# 71% of our team certified as Financial Counselors

As a cooperative organization we abide by the cooperative principles with a focus on our mission of building a better financial tomorrow through service, education, and advocacy. This commitment is exemplified by the recent achievement that over 70% of our team has earned certifications as financial counselors. This accomplishment underscores our unwavering commitment to empowering our member owners, fostering financial literacy, and facilitating the journey toward financial independence. Through cooperative collaboration and a shared vision, we are proud to create a financial landscape that uplifts and enriches the lives of our valued members.



It is with great pride that we introduce LFCU's Certified Financial Counselors: Alyssa Swanson, COO, Cassidy Cayemberg, Mortgage/Consumer Loan Officer, Chelsey Zeeryp, Branch Manager, Hailey Hoholik, Head Teller, Jennifer Benedetto, Information Technology Director, Jennifer C. Watson, CEO, Katana Freed, Branch Manager, Kristine Ecclesine, Branch Operations Manager, Leah Cook, Executive Assistant, Lucy Berry, Lending Operations Specialist, Magan Peterson, CLO,



Mallary Dillon, Consumer Loan Officer, Samantha Lee, Student Intern, Susan Hinkson, BSA Officer and Compliance Associate, and Tina Bontekoe, Lending/Deposit Operations Specialist.

Our certified financial counselors stand ready to serve as trusted guides, working passionately to empower our member owners on their unique paths to financial independence. As we continue on this journey together, we are confident that these efforts will contribute to a brighter and more secure financial future for our members, aligning seamlessly with our cooperative mission.

## Reaching Milestones

Congratulations Susan, Jennifer, Michaela, and Katana.

We are delighted to announce the well-deserved promotions of three outstanding individuals within our organization. Susan Hinkson, with her dedication and expertise, has earned the role of BSA Officer. Jennifer Benedetto, for her exceptional contributions to our Information Technology department, is now the Information Technology Director. Michaela Zuzula, with her creative vision and commitment to excellence, has assumed the role of Marketing Director. Katana Freed, for her dedication and leadership skills, is now the Branch Manager of The Hub inside of Jack's Fresh Market.

These promotions signify the collective excellence and commitment to success that each have demonstrated at Limestone FCU. In their new positions, we trust that they will continue to excel and contribute significantly to the ongoing growth and prosperity of our credit union. Congratulations to Susan, Jennifer, Michaela, and Katana! We eagerly anticipate witnessing their continued success.

Why do you do the job that you do? ”

I like providing the membership my knowledge of the credit union industry and helping each and every individual with their financial needs.

-Hailey Hoholik, Head Teller

## What impact do you think Limestone FCU has on the team, our members, and the community?

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Limestone has a good impact on the community and the members that make up the community. We expand our products and services to meet the demands that the members are requiring and work hard to exceed their expectations. I have personally received several comments from members saying they receive the best care when they work with Limestone employees, both via phone and when they come in to the branch. Limestone always looks to improve the team and their knowledge so we, as employees, can better serve the membership.

-Katana Freed, Branch Manager for The Hub inside of Jack's Fresh Market

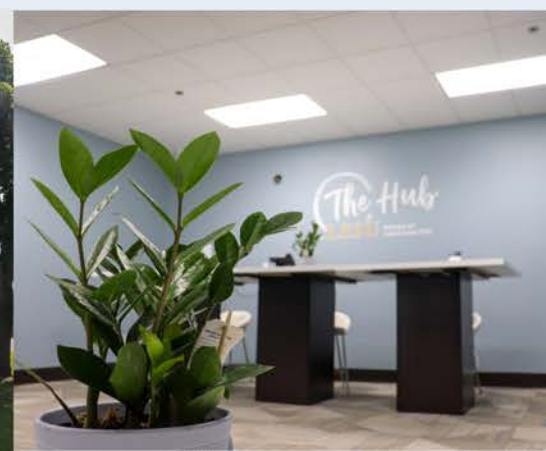
## The Hub @ LSSU

While Limestone FCU may not have originated in Sault Ste. Marie, we are committed to serving the area and the entire Upper Peninsula. We have made a significant investment in student education through our on-campus branch at Lake Superior State University, known as The Hub @ LSSU. This branch caters to the needs of students, offering a mix of in-person and digital services to serve the entire community of Chippewa County and beyond. Heading our initiative in Sault Ste. Marie is our Branch Manager, Chelsey Zeeryp, who brings a wealth of experience to the role. Her deep understanding of the membership and dedication to providing exceptional member service make her an invaluable asset to our team.



At Limestone FCU, we are committed to providing progressive initiatives that prioritize member convenience and satisfaction. While we may not have every individual feature under the sun, we strive to integrate with existing services and leverage technology to offer you the best possible banking experience. Our commitment to keeping you informed, protected, and empowered is at the heart of our approach. "I am so thankful for the opportunity to be a part of the journey of The Hub @ LSSU. Our collaboration with Lake Superior State University has been one of mutual love for education with a mission to educate our members on financials." Chelsey Zeeryp, Branch Manager of The Hub @ LSSU.

While being located on the campus of LSSU, The Hub will be focused on providing students with an opportunity to be better educated on finances as they transition to adulthood. The Hub plans to offer financial educational series and events later this semester. The team at The Hub @ LSSU is thrilled to get to know the students, faculty, alumni of LSSU and the community of Chippewa County and to provide opportunities for members and future members to grow in their knowledge of finances.





# COMMUNITY

## How we served our communities in 2023

Through volunteering, we served organizations, non-profits, local businesses, and our community in ways that demonstrates the true meaning behind why we do what we do. As our mission states, Limestone FCU is committed to building a better financial tomorrow through service, education, and advocacy. On this front, the most notable is service. Being a non-profit, we work diligently to provide a little something extra to the communities we serve. Collectively, our team volunteered 424.75 hours in 2023 (that's 36.75 more than 2022). Below are each team member's volunteer hours and how they served our communities this past year.

### Volunteer Hours



**Alyssa Swanson**

CHIEF OPERATIONS OFFICER

38.5 hours - Schoolcraft County Community Foundation, President. Upward Community Youth Inc, Secretary, Bell ringing for Salvation Army



**Cassidy Cayemberg**

MORTGAGE/CONSUMER LOAN OFFICER

14.5 hours - Habitat Resource Development Committee, Habitat Luncheon Fundraiser, Habitat Resource Development Committee, Habitat Flannel Fest Booth, Habitat Poker Run



**Hailey Hoholik**

HEAD TELLER

34 hours - SMH Gala, Summer Street Party, 4-Man Golf Outing, CBC Celebrity Bartending



**Jodi Hakes**

MEMBER SERVICE REPRESENTATIVE

3 hours - Habitat Poker Run



**Jennifer Benedetto**

INFORMATION TECHNOLOGY DIRECTOR

7 hours - SMH Gala, Senior Center Cyber Security Seminar



**Jennifer C. Watson**

CHIEF EXECUTIVE OFFICER

119 hours - Boards & Committees: Schoolcraft Tourism & Commerce- Board Chair, Upward Community Youth- Board Chair, Manistique Rotary Club, Schoolcraft Memorial Hospital- Finance Committee, Michigan Credit Union Foundation- Board Member, InvestUP- Board Member, Schoolcraft County Economic Resiliency & Recovery- Committee Member, Schoolcraft County Housing ERC- Committee Member, 2023 Folkfest Committee Member. Schoolcraft Memorial Hospital Gala.





### Katie Ketcher

MEMBER SERVICE REPRESENTATIVE

2 hours - Bell ringing for St. Vincent de Paul



### Magan Peterson

CHIEF LENDING OFFICER

75.25 hours - Manistique Merchants, CBC, Car Show, Dreamweaver Board of Directors CBC Golf Outing, Manistique Car Show, CBC Celebrity Bartending.



### Kristine Ecclesine

BRANCH OPERATIONS MANAGER

23 hours - Merchant Meetings, CBC Golf Out, Car show, Dreamweaver Board Meetings, CBC Celebrity Bartending.



### Michaela Zuzula

MARKETING DIRECTOR

8 hours - Unified Branding Committee Schoolcraft County, U.P. Chapter Marketing Committee, Summer Street Party, Manistique Car Show



### Leah Cook

EXECUTIVE ASSISTANT

17 hours - CBC Celebrity Bartending, Big Spring Classic Hockey Tournament, Schoolcraft Memorial Hospital Gala, Summer Street Party, Bell ringing for Salvation Army



### Susan Hinkson

BSA OFFICER & COMPLIANCE ASSOCIATE

39.5 hours - SCCOA, Doyle Township Board of Review, CBC Celebrity Bartending, Summer Street Party, Folk Fest, SMH Gala, Trunk or Treat, Salvation Army



### Lucy Berry

LENDING OPERATIONS SPECIALIST

23.5 hours - CBC Celebrity Bartending, Ticket Sales at local Basketball Games, Booster Club Meetings, Concession Stands, Yooper Hooper, Summer Street Party



### Tina Bontekoe

LENDING/DEPOSIT OPERATIONS SPECIALIST

20.5 hours - Yooper Hooper, Schoolcraft Memorial Hospital Gala, Summer Street Party, Flannel Fest, Bell ringing for St. Vincent de Paul



#HourLFStory



## Boards, Committees, & Volunteering

Yoopers Hoopers, Schoolcraft Memorial Hospital Gala, Summer Street Party, Flannel Fest, Bell ringing for St. Vincent de Paul, Ticket Sales at local Basketball Games, Booster Club Meetings, Concession Stands, CBC Celebrity Bartending, Big Spring Classic Hockey Tournament, Salvation Army, Dreamweaver Board, Manistique Merchants, Manistique Car Show, Schoolcraft Tourism & Commerce, Manistique Rotary Club, Schoolcraft Memorial Hospital, Michigan Credit Union Foundation, Schoolcraft County Economic Resiliency & Recovery Committees, 2023 Folkfest Committee, Habitat for Humanity, Habitat for Humanity Poker Run, Unified Branding Committee Schoolcraft County, U.P. Chapter Marketing Committee, Schoolcraft County Community Foundation, Upward Community Youth Inc., Doyle Township, SCCOA, Habitat Luncheon Fundraiser, Schoolcraft County Area Schools, and Habitat Resource Development Committee.

# Year-End Taxes

Important tax documents are on the way! If you've earned over \$10 in interest, expect your 1099-INT form by January 31, 2024. Those who paid over \$600 in mortgage interest will receive a 1098 tax form. For your convenience, find these forms in home banking and our mobile app, downloadable in PDF format for easy printing or forwarding. Questions? Text our Member Service Team. 🗨️ 906-341-5866

# Year-End Checklist

Use this checklist to see how you can contribute to our community, take advantage of products that will empower your financials, and so much more.

- Tired of receiving unwanted calls and junk mail?
  - Opt-Out: <https://www.optoutprescreen.com/>
  - Do not call registry: <https://www.donotcall.gov/>
- Make year-end donations to non-profits
- Open an [IRA Account](#) to begin saving for your future
- Open a [SAVE Account](#)
- Review your statements for unused subscriptions and recurring charges
- Deactivate your Limestone FCU Mastercard Debit Card

## Why do you work at Limestone FCU?

”

I enjoy what I do, the people I work with. I can't imagine working anywhere else!

-Susan Hinkson, BSA Officer & Compliance Associate



Climb Higher  
with a Money Market Account



# Festival of Trees

## Limestone FCU Shows Support for Schoolcraft Memorial Hospital's Festival of Trees

Limestone FCU illuminated the season of giving during the Festival of Trees! We showed our support by donating a tree and selling raffle tickets for Schoolcraft Memorial Hospital (SMH) at The Hub inside of Jack's Fresh Market.

The proceeds from the Festival of Trees online auction and raffle tickets went toward SMH's new X-ray and Fluoroscopy imaging equipment.

## Why do you work at Limestone FCU? ”

Limestone is a dependable job in our community that provides me the ability to work in the community. I also have the flexibility with this job to be active in my children's lives and their outside activities.

-Mallary Dillon, Consumer Loan Officer



4.4k

Total number of  
**Members**



**\$22.157 Million in Loans**

As of 11/30/2023, we disbursed \$22.157 million in loans to our members for a total of 1,553 loans.



**\$64.9 Million in Assets**

As of 11/30/2023, our total asset size was nearly 64.9 million which is a 15% increase from 11/30/2022.

## Morning Brew

### Creating Conversations in our Community

In 2023, we launched a networking event called Morning Brew. Hosted by our CEO, Jennifer C. Watson, Morning Brew is a networking opportunity featuring local leaders, heroes, and business owners with a goal of fostering conversations in the community.

"The purpose of Morning Brew is to foster connections within our community, encouraging participants to

interact with local leaders, business owners, and hometown heroes. These sessions are held on a monthly basis at The Grind Coffee House, and I have the privilege of facilitating these discussions, delving into what's happening in our community."

-Jennifer C. Watson, CEO of Limestone FCU.

If you're interested in being a featured guest, email [marketing@limestonefederal.com](mailto:marketing@limestonefederal.com).



Limestone Federal Credit Union

906-341-5866 | [limestonefederal.com](http://limestonefederal.com) | [lfcu@limestonefederal.com](mailto:lfcu@limestonefederal.com) | NMLS#405435

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





## Empowering Education

Limestone FCU continues to empower our members & community through financial literacy and education.

Limestone FCU remains dedicated to enhancing the financial well-being of both our members and the community through comprehensive financial literacy and education initiatives. Throughout 2023, our team actively engaged in various educational opportunities, including hosting courses such as Adulting 101 on Lake Superior State University's campus. We also conducted a cybersecurity seminar and generously donated Sammy The Rabbit books to local schools. In a significant step toward expanding our educational reach, we established an education department through a partnership with MSU Extension and Upward Community Youth. This department is particularly focused on expanding our initiatives throughout Schoolcraft County.

One noteworthy initiative of our education department is the creation of Learn It. Plan It. Pitch It. This innovative program, modeled after a Shark Tank-style competition, is designed for high school students. Through this initiative,



students are provided with the tools and knowledge necessary to embark on entrepreneurial endeavors, invent new products, and present their ideas in a pitch format.

By actively engaging in these educational endeavors, Limestone FCU is not only fostering financial literacy but also nurturing the entrepreneurial spirit of the next generation, contributing to a more economically empowered community.

We believe that investing in education today lays the foundation for a financially resilient tomorrow. This program is offered through a partnership with Limestone Federal Credit Union, Upward Community Youth, and MSU Extension.



# 679

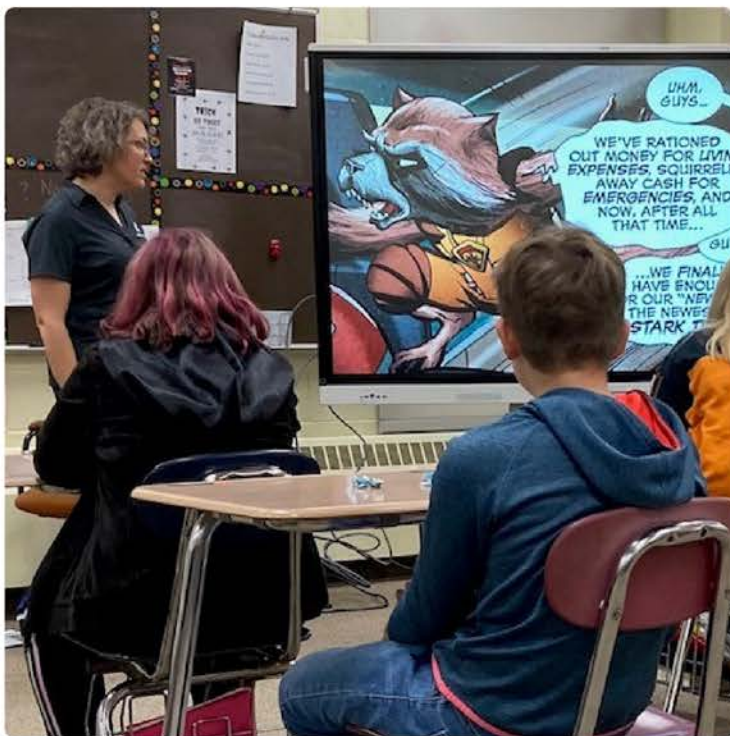
## Empowering Education

In 2023, 679 students received education on financial literacy in the Upper Peninsula through our Education Program with MSU Extension and Upward Community Youth.

# Education Program

## Education Program: How It's Benefitting Our Community

When the partnership between Limestone FCU, MSU Extension, and Upward Community Youth was formed to provide financial literacy to our community, Jill Connin, Schoolcraft County's 4-H Program Coordinator's role expanded. It only seemed fitting for Jill to take the wheel at designing this program considering 4-H is the country's largest youth development organization. By offering diverse learning opportunities, encompassing club experiences, in-school programs, and community presentations, 4-H emphasizes critical life skills such as goal setting, self-discipline, conflict resolution, and teamwork, directly benefiting the communities it serves.



### Financial Reality Fairs

As Jill assumed the role, one of her top initiatives was the revival of Limestone FCU's education program and introducing innovative approaches to expanding financial literacy education. Among these initiatives was Financial Reality Fair's (FRF) for area high school students, a program on hiatus since 2019. Coordinated by Limestone FCU staff, the FRFs simulate one month of independent adult living expenses, providing students with a pre-populated budget and guiding them through decisions related to income, expenses, and savings. This interactive approach not only imparts financial knowledge but also equips students with practical insights into the costs associated with adulthood. With plans to explore options for middle-grade students in 2024, 322 teens participated in FRFs hosted by Limestone FCU during 2023.



### Michigan 4-H Money Carnival Kit

Through the education program, Jill also introduced the Michigan 4-H Money Carnival Kit, a program that engaged 134 youth over the summer of 2023. This interactive kit includes activities such as writing checks from mock bills, making spend, save, and share envelopes, defining financial terms, identifying budget busters, developing a simple budget, and calculating simple interest.

The success of these activities extended beyond youth, with adults expressing interest and participating during the Schoolcraft County Fair.



## Unique Approaches to Education

Teaching students through unconventional avenues, such as comic books and archery, was also a part of Jill's strategy. Through VISA and Marvel Entertainment comic books, sixth-grade students at Manistique Middle School learned financial concepts in a fun and engaging manner. Additionally, archery lessons in a gym class incorporated financial literacy concepts, with students using targets featuring currency graphics to calculate their "earnings."

## Fostering Youth Entrepreneurship

Jill's new role also includes fostering youth entrepreneurial endeavors. While previous projects like The Grind Coffee House were well-received, recent attempts faced limited interest in youth entrepreneurship.

In 2024, Jill aims to kindle an entrepreneurial spirit among youth, encouraging them to explore small business ventures through programs like Learn It. Plan It. Pitch It. Recognizing the importance of entrepreneurship in sustaining a community, Jill is dedicated to nurturing the next generation of entrepreneurs and employees and looks forward to educating youth and individuals in the coming year.

For more information, volunteering opportunities, or details about 4-H programs, contact Jill at 906-286-3327 or [conninji@msu.edu](mailto:conninji@msu.edu). You can also follow MSU Extension in Schoolcraft County on Facebook for updates, and visit [canr.msu.edu/mimoneyhealth/](http://canr.msu.edu/mimoneyhealth/) to view the MSU Extension MI Money Health resources on financial literacy.

# MICHIGAN STATE UNIVERSITY | Extension

*MSU Education Programs: This program is paid for in partnership with Upward Community Youth and Limestone FCU.*



## Online Financial Classes

Scan the QR Code with your mobile device to view MSU Extension's online financial classes.

