



We treat our *members* like family

Financial Literacy Month

How Limestone is celebrating Financial Literacy Month in April

At Limestone FCU, we firmly believe in the importance of fostering financial literacy and empowering our youth as crucial steps towards building a stronger and more prosperous community. As April arrives, we are thrilled to celebrate Financial Literacy Month with you, our member-owners.

Throughout the year, LFCU takes an active role in providing our youth with relevant financial education activities. While April is dedicated to financial literacy, our commitment extends far beyond this month. Through our partnership with MSU Extension, we have a dedicated team focused on laying the foundation for future generations. Here's a snapshot of some of the activities we've participated in this year:

Youth Entrepreneurial Activities

✓ Learn It. Plan It. Pitch It.

Our 2023-2024 youth entrepreneurial series will conclude with The Pitch Competition on April 4, 2024, at Manistique Middle & High School. This event marks the culmination of months of workshops and sessions aimed at engaging youth interested in starting or improving a small business. The competition will feature seven students from grades 7-11, each presenting various business ideas. Please join us for what is sure to be a series of exciting pitches by local students.



✓ Workplace Excellence Training

Our branch at Lake Superior State University hosted a Workplace Excellence Training series facilitated by U.P. Michigan Works! This series provides participants with valuable training aimed at meeting employer expectations and improving soft skills.



✓ Financial Reality Fairs

During quarter one, we hosted multiple Financial Reality Fairs. These events simulate "Adulthood" in the real world for students. Participants are provided with a salary, student loan debt, credit card debt, and a credit score. Students then visit stations where they choose housing, transportation, and other expenses, aiming for a balanced budget. In 2023, LFCU hosted Financial Reality Fairs across the U.P., including, Superior Central Schools, Tahquamenon Area Schools, and Malcom School, with plans to hold at least three more fairs before year-end at Manistique Area Schools, Rudyard Area Schools, and on the campus of Lake Superior State University.

✓ Career Day

Our team had the privilege of participating in a local career day event at Rudyard Area Schools, where we shared insights about careers in credit unions. We look forward to attending more career fair's in the coming year.



✓ Money Carnival

This April, Limestone FCU's Education Program is hosting a Money Carnival during middle and high school lunches, focusing on basic financial concepts. Students will visit up to five stations to play games and learn financial literacy concepts.

✓ Financial Trivia Night @ LSSU

Hosted by our Sault Ste. Marie branch, Financial Literacy Night aims to introduce students and the community to basic financial terms and concepts in a fun and engaging way. All are welcome to attend. You can register your team at limestonefederal.com/trivia-night/.

✓ Story Time @ Manistique School & Public Library

On April 5, 2024, Jill Connin, Education Coordinator at Limestone FCU and Program Coordinator with MSU Extension, will lead a story hour featuring the book "Owl and Otter," supported by the Michigan Credit Union Foundation.

✓ Classroom Education

Through our partnership with MSU Extension, Jill Connin, Education Coordinator at Limestone FCU, has been facilitating age-appropriate financial literacy programs in K-12 classrooms. The students have been very engaged in learning about financial literacy.

✓ Community Engagement

Beyond our credit union walls, we actively engage with schools, youth organizations, and local community organizations to raise awareness about financial literacy. Through collaborative efforts, we aim to empower the next generation with the knowledge and skills they need to thrive financially.

Outside of youth education, our team is actively involved in the community, volunteering for area events and planning committees, educating members about cybersecurity through our BYOD days, and supporting local youth sports. Check out the pictures in this publication to see what our team has been up to in quarter one.

Thank you for being a valued member of Limestone Federal Credit Union. Your active participation empowers us to continue our work in financial literacy and volunteerism. Here's to a month filled with learning, growth, and empowerment!



Jennifer C. Watson, CEO of Limestone FCU.

Jennifer C. Watson

GAC 2024

America's Credit Union's Governmental Affairs Conference 2024

In March, members of our team traveled to Washington DC to attend the America's Credit Union's Governmental Affairs Conference. While in DC we had the ability to meet with lawmakers to advocate legislation important to credit unions and our member-owners.





Employee Spotlight

Meet Cassidy Cayemberg, Mortgage/Consumer Loan Officer

This quarter's Employee Spotlight goes to Cassidy Cayemberg, our dedicated Mortgage/Consumer Loan Officer at Limestone FCU. Cassidy consistently goes the extra mile, keeping our membership and team at the forefront of her priorities. Whether she's assisting a member in financing their first home, purchasing a new car, or providing insights into financial security opportunities, Cassidy's impact on our membership is truly remarkable.

"In the three years I have been with Limestone, Cassidy has grown significantly in her role as a lender, particularly focusing on mortgage lending. She is an invaluable asset to our team, always ready to lend a hand whenever needed, and tirelessly works to serve our members. Cassidy is an example of an employee who keeps our team and members TOP of mind. I am incredibly proud of her achievements and the growth she has shown within the Lending Team," says Magan Peterson, Chief Lending Officer at Limestone FCU.

Live Anywhere

in the Upper Peninsula with Shared Branching.

LAKE SUPERIOR



Limestone FCU's Shared Branching lets you access your finances in-person at any participating Xtend Shared Branching location.

[Learn More](#)

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
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
18 MONTH IRA CERTIFICATE ACCOUNT	4.75 % APY



What's In Your Wallet? Mobile App Bill Pay

Our Mobile App let's you pay all of your bills in one convenient location. Are you frustrated with paying your credit card bills in separate accounts? The LFCU Mobile App let's you pay off your credit card through your checking account, all in the same app.

Member Financial Tip

Did you know we offer Early Payday? Members of Limestone FCU can receive their paycheck up to two (2) days early at no cost. Just set-up direct deposit with your employer and payday comes two days early!

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

*APY: Annual Percentage Yield. NOTE: Rates effective as of 04/01/2024 and are subject to change without notice. Call for current rates and terms. Federally insured by the NCUA.

Cybersecurity Update

Safety Practices Are The Security Teams TOP Focus

At Limestone FCU, it is always our goal to keep your data safe. We take many steps every day to ensure the safety of the information you entrust us with. For the past two months, the IT Department has spent time each week discussing our internal safety practices in all areas of security with the entire Limestone team.

The first quarter of 2024 saw several security discussions within our community. In January, we had the privilege of presenting to our veterans at their monthly coffee hour. We discussed current scams and ways to safeguard social media accounts. It was a fantastic opportunity to have small group discussions on how we use and protect ourselves with technology.

We also hosted a Bring Your Own Device (BYOD) Day in

partnership with SineTech, LLC. We had the best turnout yet with 34 members, 65 devices brought in, and over 1,000 vulnerabilities discovered and remediated. We were able to have many one-on-one conversations about the devices we use for every day life.

Quarter two will see a continued focus on security training, both physical, as well as data security.



Jennifer Benedetto

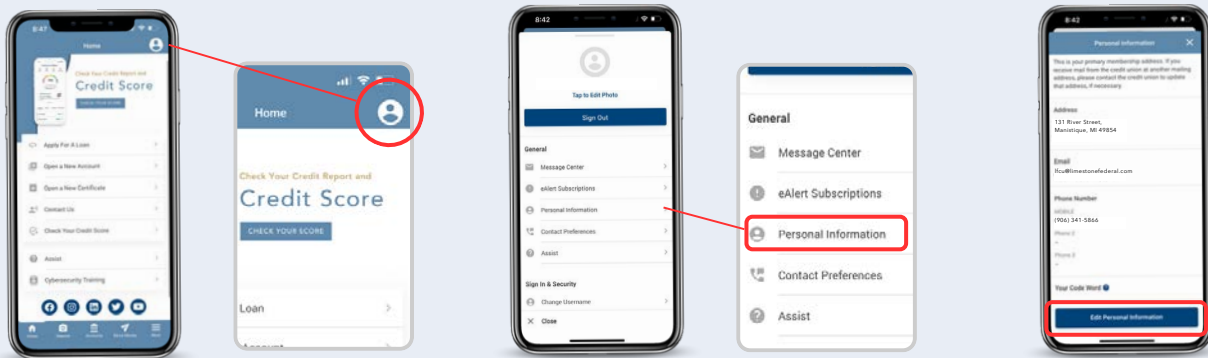
Information Technology Director & Security Officer

906-341-3118 x1128

jbenedetto@limestonefederal.com

How-to add your email in the LFCU Mobile APP

- ✓ Open the LFCU Mobile App on your phone and login to your account.
- ✓ From the Home Screen, select your profile icon.
- ✓ From Your Profile, select Personal Information under General.
- ✓ Select the Edit Preferences button at the bottom of the screen.
- ✓ Scroll to the Email section to add or edit your email.
- ✓ Once you've added/updated your email, scroll down and select the Update button.



JOIN US FOR Bring Your Own Device Day

May 1, 2024 | 9 a.m. to 3 p.m. | Limestone FCU

131 River St in Manistique



Internship Program

By Chelsey Zeeryp, Branch Manager at The Hub @ LSSU

The Internship Program at The Hub @ LSSU has proven highly successful, equipping interns with essential skills directly applicable to their careers. Witnessing the interns deliver exceptional member service and impart crucial financial literacy has been rewarding. I am confident each intern is prepared to advocate for the Credit Union movement and excel in their future endeavors. As Samantha Lee, an Intern at The Hub @ LSSU, approaches graduation, her professional growth has been evident as a result of her internship here at The Hub. The internship not only enhances resumes but also imparts lifelong skills crucial for personal and professional development, making The Hub an ideal environment for shaping the future workforce and spreading awareness of our movement. The Hub @ LSSU offers a distinctive opportunity for students to gain invaluable experience.



Beginning in member services, they acquire fundamental skills applicable to any career path. Following a 90-day period in this unit, interns have the flexibility to transition into their preferred department: Marketing, Accounting, IT Systems, or Executive Clerk. In these roles, interns collaborate directly with departmental teams to acquire essential skills and techniques crucial for their future career advancement.

Meet The Interns

[Learn More](#)



Samantha Lee
Executive Clerk



Kurt Pursche
Marketing Assistant



Alexis Tyslicki
Student Intern



The New Branch Manager

Katana Freed promoted to Branch Manager

Features at The Hub

- ✓ Coin Redemption
- ✓ Instant Issue Debit Cards
- ✓ Mobile Tools Assistance
- ✓ Notary Services
- ✓ Open New Accounts
- ✓ Open a New Loan
- ✓ Self Serve Copy/Fax Machine



In a well-deserved move, Katana Freed has been promoted from Member Service Representative to the esteemed role of Branch Manager at The Hub inside Jack's Fresh Market. Katana's commitment to our credit union has been evident from day one, and her dedication has now earned her a management position.

Always ready to lend a helping hand, Katana embodies the true spirit of teamwork. Her exceptional leadership skills shine through as she supports the team and addresses any queries that arise. Since joining the Credit Union nearly three years ago, Katana has consistently demonstrated a passion for excellence, making her promotion a testament to her hard work and contributions.

[Keep Reading](#)





Benefits of Recreational Loans

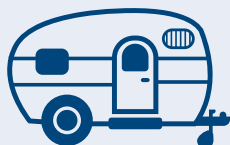
By Magan Peterson, Chief Lending Officer at Limestone FCU

While I was shoveling the driveway with my husband this week, it really had me thinking about winter's unknown expiration date. I looked at my husband and said, "I am over this! I am ready to get the camper out!" This short story keeps me thankful for recreational loans offered by the credit union. These loans make it possible to purchase campers, side-by-sides, or snowmobiles to enjoy our four seasons in the U.P.!

We offer flexible financing options that make owning various recreational vehicles, such as boats, snowmobiles, RVs, and campers, both feasible and affordable. When you take out your recreational loan with Limestone, you're not only preparing for your next family camping trip or a cruise on Lake Michigan with your new speedboat, but you're also investing in your hometown credit union.

The biggest tip I can give borrowers and members is to always keep your money local. It makes banking and borrowing simpler. If you already have a recreational loan with another financial institution, give us a chance to beat your current rate. We want you to feel confident with your finances! Text our Lending Team at 906-341-3118 for our rates and your next big purchase!

Magan Peterson, Chief Lending Officer, NMLS #500592 | Limestone FCU NMLS#405435



It's Road Trip Season

[Shop Recreational Loans](#)

It's Time To Cash In On Your Home Equity



- ✓ No application fee.
- ✓ Great low rates.
- ✓ Borrow up to 100% of your home's value.
- ✓ Terms up to 30 years.

[Shop HELOC Loans](#)



Shift Gears To Savings

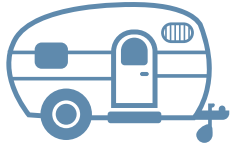
[Shop Auto Loans](#)

Shop Auto Loans



UPCOMING MEMBER DEALS

RECREATIONAL LOAN DEAL



0.5% off¹

Rates on Recreational Loans

April 20, 2024, to April 26, 2024, Limestone FCU members can take 0.5% off interest rates on Recreational Loans.¹



\$69 CASH

Giveaway For 69-Years

Stop by any of our branches on May 2, 2024, to enter a drawing to win \$69 cash in celebration of our 69th anniversary!²



Member Referral Program

Refer a friend and receive a \$100 BONUS³



How to get the \$100 BONUS?

Refer a friend to become a member of Limestone FCU. Once the new member completes the following steps, you will receive the \$100 BONUS.³

- ✓ Open a checking account at Limestone FCU
- ✓ Set-up direct deposit
- ✓ Conduct at least two debit card transactions within 14 days

CU*Answers

Debit Card Contest

If you're a member of Limestone FCU, you're eligible to enter this contest for a chance to win a 10th generation Apple iPad provided by CU*Answers.⁴

Visit limestonefederal.com/cuanswers-contest/ to read the official contest rules.⁴

[Learn More](#)



¹ April 20, 2024, to April 26, 2024, Limestone FCU members will receive 0.5% off interest rates on Recreational Loans. Must be a member of Limestone FCU to be eligible. Recreational Loans qualifications are based on the borrower's eligibility and are subject to a credit report pull. Limestone FCU reserves the right to terminate this promotion at anytime without cause.

² Must be a member of Limestone FCU to win. This promotion is only valid May 2, 2024, and is applicable at all Limestone FCU branches. There will be one winner per branch. The winner will be contacted by the contact information on file.

³ Limited time offer available to the first 100 Limestone FCU members in good standing. Limestone FCU reserves the right to change or terminate this promotion at any time, with or without notice or cause. In order to receive the \$100.00 cash bonus, members must refer new members to Limestone FCU, and new members must be 18 years of age or older, open an LFCU membership, set up direct deposit, and conduct at least two (2) debit card transactions within 14 days. The \$100.00 cash bonus will be paid as a dividend and subject to a 1099-INT.

⁴ This contest is being run by CU*Answers and is available for Limestone FCU Members to enter. Please visit limestonefederal.com/cuanswers-contests/ to view the official contest rules.



Upcoming News & Events



April

Pitch It Competition

April 4, 2024 | 5:30PM | Manistique Middle & High School Community Room

Storytime @ The Library

April 5 | 10AM | Manistique Library

Financial Trivia Night @ LSSU

April 7 | 7PM | The Galley at Lake Superior State University

May

BYOD Day

May 1, 2024 | 9AM - 3PM | Main Branch Lobby in Manistique

LFCU Annual Business Meeting

May 2 | 4:30PM | Main Branch Lobby in Manistique

Memorial Day Office Closure

May 27 | All branches closed for Memorial Day

Upcoming Morning Brew Events

April 26, 2024 | Jodi Wilson, Schoolcraft County Veterans

May 24, 2024 | Trent Bellinger, CTE Principal/Director of Delta County ISD

June 28, 2024 | InvestUP

August 23, 2024 | Lyndsay Carey, Director of Early Childhood Education, Marquette-Alger RESA | Michigan Tri-Share (child care program) Discussion



Learn More About
Morning Brew

[Morning Brew](#)

SUMMER Street Party

FRIDAY, JUNE 14, 2024



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.

