

Your Quarterly Connection

FOCUSED ON OUR COMMUNITY AND MEMBERS

As another successful year rapidly comes to an end, it's once again time to reflect on 2017 and all it encompassed. 61 years ago it was our intent to be our members' chosen lifetime financial partner and to improve our communities for future generations. Our mission was to be guided by our core values, existing as a not-for-profit cooperative to serve and surpass by providing value and financial freedom. I can honestly look back with pride and satisfaction, knowing we have never lost sight of our priority: you, the member. By working together and putting you first, we can ensure our mission and values are maintained as we continue to meet and exceed the financial needs of all members in the coming years.

2017 was a challenging year, but there is much to celebrate and remember. We were involved in many community projects, such as:

- The Annual Home and Flower Show
- Stuff the Bus
- Easter Egg Hunt at Osborn MetroPark
- Meals On Wheels
- Terrific Teacher Contest
- Hurricane Harvey & Irma Relief
- Paws For A Cause
- Bras For A Cause
- Coats For Caring
- The Annual Toy Drive

And more...

Through the third quarter, your credit union continued to remain strong. Our asset growth climbed to 5.77%, resulting

in a strong .67% return on our assets. Loan growth: 8.25%, deposit growth: 4.75%, membership growth: 443 new members. Our long-range vision and plan for VacationLand FCU remains unchanged: membership expansion, non-interest income streams, and updated technology for member's use and security.

As we welcome the new year, we look forward to continued success in 2018. VacationLand offers our sincerest thanks for your support and confidence. Happy holidays, and may you and your family have a prosperous new year.

Sincerely,
Bryan Myers
CEO

MEMBERS ARE HEARD

Members are our greatest asset and best means by which to grow the credit union. We would like to invite you to submit a testimonial about why you are proud to be an owner of VLFCU. These comments will be included on our website and featured on our digital lobby displays. If you are interested, please email our Marketing Coordinator, Heather Gilchrist, hgilchrist@vlfcu.org or call her at 419.625.9025, ext. 1342. (Photos not required.)



MEMBERS GIVE YEAR-ROUND

Thanks to our members, VLFCU was able to contribute to several non-profit organizations through our 2017 candy bars sales. We also extend our appreciation for the donations made to Stuff the Bus, Coats for Caring and the VLFCU Toy Drive. Your generosity has helped thousands of families in Erie and Huron Counties throughout the years!



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PERMIT #35

Were you extra generous over the holidays and now afraid to open your credit card statements?

Before you start to feel guilty, let us help you manage that debt by transferring those balances to our Visa credit card. Keep more money in your wallet with a low promotional APR of 2.99% for the first 15 months and no balance transfer fees. Ask us for details about credit costs and terms. Don't wait, this offer ends February 28th.

1 Membership eligibility is required with a minimum deposit of \$25.00 in a Share/Savings Account. Member must be in good standing with VLFCU. No promotions are eligible with any other offer or discounts. *APR – Annual Percentage Rate. Promotional rate of 2.99% APR applies for fifteen months after you transfer a balance. Offer valid from November 1, 2017 to February 28, 2018. Balance transfers may not be used to pay down an existing VLFCU Visa. After the promotional period ends, the APR will be (Prime + 5.90% to 17.90% as published in the Wall Street Journal), based upon your credit worthiness. APR may vary but will not exceed 18.00%. Foreign transaction fee up to 1% of each transaction amount applies to purchase made outside of the U.S. Subject to change or cancellation without notice. 2 Standard data rates from your mobile service provider may apply.



WARNING

EQUIFAX BREACH IS NOT OVER

The Equifax Breach that was announced in early September was a wake-up call for the country. At a more local level, VLFCU wants to remind our members to be diligent in their efforts to protect their identity and to question any and all suspicious activity. The impact of this breach is enormous and could follow us for our lifetime.

How VacationLand is Protecting You

1. We regularly test and assess our information security measures.
2. We only share information for our everyday business purposes (such as processing transactions and maintaining your accounts) and as mandated by law.
3. We are enacting more stringent verification measures for transactions completed at our branches.
 - You may be required to provide a valid government-issued ID to access your account.
 - You may be required to answer out-of-wallet questions. These are harder verification questions based on information that wouldn't typically be found in your wallet, such as on your driver's license, social security card or credit cards.

Visit our website for additional information on how to protect your accounts. You may also want to consider switching to our Value Checking Plus product featuring Benefits Plus with Identity Theft Restoration.



ESI EXCESS SHARE
INSURANCE

Federally Insured by NCUA.

UPCOMING HOLIDAY CLOSINGS

Please note that all VLFCU branches will be closed to observe the following holidays:

- Monday, January 1:** New Year's Day
- Monday, January 15:** Martin Luther King, Jr. Day
- Monday, February 19:** President's Day

Access your accounts 24/7 with online banking, our mobile app, text banking, ATMs and CU*Talk.

UPCOMING EVENTS

Mark your calendars to join us at these fun and informative events.

February 23 – 25, 2018: Visit our booth while you attend the Great Lakes Home and Flower Show at Kalahari Convention Center.

March 21, 2018: All members are invited to the Annual Meeting located at our Hayes Avenue branch starting at 8:00 am.

March 24, 2018: The Annual VLFCU Easter Egg Hunt will once again be held at Osborn MetroPark. The festivities kick off at 2:00 pm sharp! Don't be late! Afterwards join us for free crafts. This event is for children up to 10 years old.

April 17, 2018: Your 2017 Federal & State Taxes are due. It is also the last day to make a 2017 IRA contribution.

SPEAKING OF CALENDARS

VLFCU wants to thank the talented young artists who participated in the 2018 Wall Calendar contest. Works of art were submitted by area high school students representing Edison, Norwalk, Sandusky, Margaretta, and Bellevue. VLFCU is proud to partner with our local high schools and community!



NOW HIRING

At VLFCU we are always on the lookout for friendly individuals to add to our team. Check out vlfcu.org for current openings. VLFCU is an Equal Opportunity Employer.

