



Credit Union
Appreciation Day



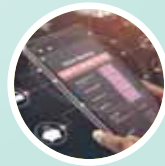
Coats For
Caring 2019



Annual
Toy Drive



Identity
Protection



New App
Features



Credit Card
Balance Transfer

IN THIS
ISSUE

FALL 2019



Your Quarterly Connection

You Are Invited
**CREDIT UNION
APPRECIATION DAY**
OCTOBER 17TH

All Day at Each VLFCU Branch

- Free shred of your sensitive documents
- Refreshments
- Giveaways
- Drawings

A YUMMY FUNDRAISER

Have a sweet tooth? Members with chocolate cravings continue to help support community organizations! In September, we provided a \$500 donation to help sponsor Blue Jeans for the Boys and Girls Club of Erie County. Later this month, we will cut an additional \$500 check to support the Sandusky Imagination Library sponsored by the Kiwanis Club of Sandusky and serving over 1,700 children in Erie County.

Don't forget that Sweetest Day is October 19th! Our candy bars come in a variety of flavors and are an affordable alternative to make your sweetie happy!



COATS FOR CARING EARLY THIS YEAR

VLFCU is proud to announce that we will once again be the sponsor of Coats for Caring, a partnership with BAS Broadcasting. Collection bins will be available in our branches October 1 to October 31! This is about a month earlier than past years because we want to have the apparel cleaned and distributed before the chilly days of winter arrive. So, we encourage you to go through your closets and donate coats, hats, scarves and gloves that you no longer need. The wrap up event will take place at the Sandusky Mall on November 2 from 11:00am – 2:00pm.



ANNUAL VLFCU TOY DRIVE

We go from coats to toys as soon as November rolls around. New, unwrapped toys can be dropped off at any of our branches from November 4th to December 12th. Donations benefit families served by the Erie County and Huron County Departments of Family Services. We will also accept toys at our holiday party on Saturday, December 14th. Join us from noon to 4:00pm where we will host free crafts, giveaways, and treats as we

CELEBRATE THE HOLIDAYS WITH THE COMMUNITY!

UPCOMING CLOSINGS

Please note that our branches will be closed to observe these holidays:

- Monday, October 14
Columbus Day
- Monday, November 11
Veterans Day
- Thursday, November 28
Thanksgiving
- Tuesday & Wednesday, December 24 & 25
Christmas Eve & Christmas Day
- Tuesday & Wednesday, December 31 & January 1
New Year's Eve & New Year's Day

For your convenience, your accounts will be accessible through It's Me 247 Online Banking, CU*Talk, the VLFCU mobile app, and ATM locations.



PROTECTING YOUR IDENTITY IS TOP PRIORITY

At the end of July, we all learned about the Capital One breach which led to a hacker gaining access to 100 million Capital One credit card customers' accounts in the U.S. and another 6 million customers in Canada. Whether the information was shared or not, this is another example of how prevalent Identity Theft is in our lives. At VLFCU we are committed to protecting your identity and accounts and hope you understand the measures that we take to do so. **Below are a few ways that we protect our members:**

- 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 one of our branches.
 - ⓐ You may be required to provide a valid government issued ID
 - ⓑ OR You may be required to answer out-of-wallet questions (these are harder verification questions that are based on knowledge that wouldn't typically be found in your wallet; so nothing on your driver's license, social security card or credit cards)
- 4 We offer an Identity Theft Restoration Service through our Value Checking Plus account. This service offered through Benefits

Plus is covered at no additional cost over the monthly \$5 account fee. You receive:

Service performed by a licensed attorney, highly specialized in identity theft restoration. They will discuss the applicable laws and time limits which apply to recover the loss of funds. You will be offered an option to sign a Limited Power of Attorney, giving these attorneys the ability to act on your behalf.

They will assist in filing police reports and contacting of all credit bureaus, creditors, financial institutions, merchants, even utility companies on your behalf.

In the event your wallet or purse is stolen, Restoration Rescue® will reimburse you for the cost of replacing documents, related to your covered Stolen Identity Theft event, up to a maximum of \$250 per primary account, per lifetime.

 **VISIT OUR WEBSITE OR STOP BY ONE OF OUR BRANCHES FOR MORE DETAILS ABOUT OUR SECURITY MEASURES AND THE BENEFITS OF VALUE CHECKING PLUS.**

NEW MOBILE APP FEATURES

On August 1, 2019, we rolled out improvements to the VLFCU mobile app. If you have not yet updated your iPhone or downloaded the new app on your Android device, here is what you are missing:



Multiple Authentication Options – Access your account information quicker by selecting one of four new authentication options: fingerprint recognition, face recognition, voice recognition, and PIN number.



Improved Mobile Deposit Functionality – Deposit checks to your account without separate login credentials. One login to online banking is all you will need!



Integrated Debit & VISA Card Controls – Take control of your debit and VISA cards with the ability to turn them “off or on”. Transaction alerts to notify you of card activity will also be available for you to set up.



eStatement Access – View your statements directly within the app.

LET US KNOW IF YOU HAVE ANY QUESTIONS ABOUT THE FUNCTIONALITY OF THE APP!

HURRY! OFFER ENDS OCTOBER 31!

HIT A HOME RUN WITH YOUR FINANCES

SAVE MONEY AND SCORE BIG WHEN YOU TRANSFER A CREDIT CARD BALANCE TO A VLFCU VISA

RECEIVE AN INTRODUCTORY 1.99% APR¹ FOR THE FIRST 18 MONTHS ON THE AMOUNT TRANSFERRED, 11.40% - 18.00% APR AFTER PROMOTION ENDS

IT'S A WIN-WIN FOR YOU!

- Earn 23,500 ScoreCard Rewards Points for balance transfers of \$5,001 or more
- Earn 10,000 ScoreCard Rewards Points for balance transfers of \$1,000 to \$5,000
- Cash in your ScoreCard Rewards for travel, gift cards, merchandise, or statement cash

This offer applies to new or current VLFCU Visa Cardholders, when you transfer a credit card balance from another financial institution or retailer.

CATCH ALL THE BENEFITS OF A VLFCU VISA CREDIT CARD!

- No balance transfer fee
- No cash advance fee
- Upload your VLFCU Visa® credit card to your phone's digital wallet for improved security!²

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. ScoreCard Rewards points apply to Rewards Visa cardholders only. 'APR' = Annual Percentage Rate. Promotional rate of 1.99% APR applies for eighteen months after you transfer a balance. Offer valid from August 1, 2019 to October 31, 2019. 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.



Your lifestyle. Your banking. **Connected.**

Sandusky

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Vermilion

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Vermilion, OH 44089
T: 440.967.5155

Norwalk

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Norwalk, OH 44857
T: 419.668.6346

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