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ISSUE



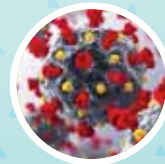
Staying  
Connected



Coats for  
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The Year



COVID-19  
Updates



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WINTER 2020



# Your Quarterly Connection

## STAYING CONNECTED WHILE KEEPING A DISTANCE

I think we can all agree that 2020 has been a year like no other, creating challenges for all of us personally, as well as for our community and our country. At the forefront is the COVID-19 pandemic that has impacted the way we go about our daily lives, how we engage socially, how our schools operate and how we do business. "Quarantine" and "Isolation" have become part of our everyday vocabulary, and we have concerns about our schools being able to stay open and our healthcare system having its needed resources. Many have risen to courageously face these challenges, in particular frontline healthcare workers who toil tirelessly to help those seriously affected by the virus.

As a federal financial institution, VLFCU and our staff are also considered essential, and we have remained functional and open for business during the pandemic's presence. We continually adapt to the ever-changing environment, taking all precautions necessary to protect the health and welfare of our employees and members. And speaking of our employees, I could not be more proud of our staff and how well they have adjusted to serving you differently through drive-thrus, ATMs and our remote platforms such

as online banking, mobile banking, bill pay and remote deposit. Your positive response to these changes which help to keep everyone healthy and safe has been and continues to be very appreciated, and I encourage all our members to continue to utilize these services to help alleviate lobby traffic and long lines in our drive-thrus.

I am happy to report that our capital position remains strong through this crisis, and we remain dedicated to serving you and all your financial needs.

**One thing for sure is that at some point, hopefully in 2021, the pandemic crisis will end, we can take off our masks and close the gap on social distancing once again. Until then, please be assured that we will persevere, remain strong and do our very best to uphold the credit union philosophy of "people helping people."**

Sincerely,  
**Bryan Myers**  
CEO



### ⚠️ 1099-INT REMINDER

As you start your tax preparations, please remember that your December 2020 statement from us includes a 1099-INT with the interest you earned in 2020. This information will be reported to the IRS, so please retain your December statement for tax purposes. **All IRA and loan interest will be reported on standard IRS forms and will be sent in a separate mailing.**

## THANK YOU FOR YOUR GENEROSITY!

Whether you donated a coat to Coats for Caring or donated to our 9th Annual Toy Drive, we thank you for continuing to support local causes that benefit families in Erie and Huron Counties. We also want to thank the Sandusky House of Donuts for joining both of these causes this year! VLFCU also recently made donations to the United Fund of Norwalk, Sandusky Salvation Army, Erie County Humane Society, and OHgo. We remain committed to our membership and community.



## Save Throughout 2021

Did you receive a VLFCU 2021 Wall Calendar yet? If not, stop by one of our branches before the supply runs out! This year's calendar features a QR code that can be scanned with your phone's camera to access monthly discounts or promotions from local businesses. If you don't have the wall calendar, you can access these monthly savings by visiting our website at [www.vlfcu.org/offers](http://www.vlfcu.org/offers). **We appreciate our local business members for helping all of our members save some money in the upcoming New Year!**





## STAY CONNECTED WITH US

VacationLand Federal Credit Union  
P.O. Box 2257  
Sandusky, OH 44871-2257

PRE-SORTED  
STANDARD  
US POSTAGE PAID  
SANDUSKY, OH  
44870  
PERMIT #35

As the COVID-19 pandemic changes our lives from day to day, we encourage you to visit our website at [www.vlfcu.org](http://www.vlfcu.org) to stay up to date on changes to our branch operations and information on financial resources. You can trust us to maintain a safe environment for our members and employees, and we ask for your cooperation in following social distancing and mask protocols when entering our branches, as mandated by our government.

LEARN MORE

## 2021 Scholarship Applications

It's that time of year again! High school seniors who have been a member for at least one year are encouraged to apply for a VLFCU Scholarship! Applications are available online at [www.vlfcu.org](http://www.vlfcu.org) or can be picked up at any of our five branches.

**The deadline is March 1, 2021, so don't wait, apply today! We will award six \$1,000 scholarships in May.**



LEARN MORE



Your lifestyle. Your banking. Connected.

### Sandusky

2409 E. Perkins Ave.  
2911 Hayes Ave.  
Sandusky, OH 44870  
T: 419.625.9025

### Huron

2402 University Dr.  
Huron, Ohio 44839  
T: 419.433.3229

### Norwalk

295 Milan Ave., Ste. C  
Norwalk, OH 44857  
T: 419.668.6346

### Vermilion

Vineyard Square Plaza  
1607 St. Rd., Ste. 11  
Vermilion, OH 44089  
T: 440.967.5155

T: 800.691.9299  
CU\*Talk: 419.621.8328  
[vlfcu.org](http://vlfcu.org)

### ESI EXCESS SHARE INSURANCE

Federally Insured by NCUA.



## Share the VLFCU Difference and REFER-A-FRIEND

We love having you as a member and we're honored that you share the benefits of membership with your friends and family. Now, you can receive a \$25.00 dividend for each new member you refer!\*

Just follow these easy steps.

- 1 Pick up a referral card(s) at your local branch or visit [www.vlfcu.org/refer](http://www.vlfcu.org/refer) to print it out.
- 2 Fill out your name on the card in the designated field, give it to an individual who doesn't currently have a relationship with VLFCU, and encourage them to open an account.
- 3 The individual will need to open a share account (savings) AND either open a checking account or obtain a loan (auto, mortgage, personal, etc.) and give the referral card to the Member Relations Representative who is helping them.

That's it! At the 30-day mark, VLFCU will confirm that both the referring member and the new member's accounts are in good standing and issue the \$25.00 dividend to the referring member's account to be posted by the 45th day of the new account being opened. If you have questions or need more information, please call us at 800-691-9299. We look forward to welcoming your referrals to our membership!

#### \*Official Rules:

1. Eligibility: The Refer a Friend program is open to all VacationLand Federal Credit Union individual members who are legal permanent residents of Ohio, and 18 years of age or older. Employees and officials of VLFCU and their immediate families are not eligible to participate in this program.
2. How to Refer-A-Friend: Give the invitation card to an individual (18 years of age or older) who doesn't currently have a relationship with VLFCU and encourage them to open an account. This invitation card can be found both in the Credit Union branches and online at [www.vlfcu.org/refer](http://www.vlfcu.org/refer)
3. Reward: For any eligible individual that was referred to the Credit Union that comes in and opens an account with at least a savings and a checking OR a savings and a loan product, that stays open for a minimum of thirty (30) days, the referring party will receive a \$25.00 dividend.
4. Limitations: Both the referring and the referred party must be members in good standing at the time that the reward is paid.
5. Privacy: Please note that we cannot tell you if a new member has included you as a referral or whether an account has been opened. However, the crediting of the \$25.00 to the referring party's account will imply that an account has been opened for the new member.
6. Disclosures: All new accounts are subject to membership eligibility including a minimum deposit of \$25.00 in a Share/Savings account. Account must be opened 30 days for the referring party to be eligible for the \$25.00 reward. Reward will be credited within 45 days of account opening. Limit four rewards in a 12-month period per member. The bonus is considered a dividend and will be reported on IRS Form 1099-INT. This offer is subject to cancellation or change without notice.



## Just in Time for the Holidays Credit Card Balance Transfer Special

**2.49% Introductory APR for the First 18 Months<sup>1</sup>**  
**9.15% – 18.00% APR After Promotion Ends**

**No balance transfer fees • No cash advance fees • Offer ends Feb. 28, 2021**

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 2.49% APR applies for eighteen months after you transfer a balance. Offer valid from December 1, 2020 through February 28, 2021. 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.

### UPCOMING CLOSINGS

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

- 🕒 Thursday, December 31st  
New Year's Eve
- 🕒 Friday, January 1st  
New Year's Day
- 🕒 Monday, January 18th  
Martin Luther King Jr. Day
- 🕒 Monday, February 15th  
Presidents' Day

For your convenience, your accounts are accessible 24/7 through our mobile app, online banking, and ATMs.