

IN THIS  
ISSUE



Refinance  
And Save



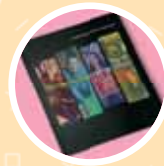
Mark Your  
Calendars



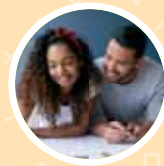
Cash In Your  
Buzz Points



2019 IRA  
Contributions



2019  
Annual Report



Home Equity  
Advantages

SPRING 2020



# Your Quarterly Connection

## Refinance to Save and **REWARD YOURSELF!**



Now through April 30, 2020, you can refinance a qualifying loan with us to receive a **1% APR<sup>1</sup> discount**. This offer is one of our best ever as we will also **waive the loan processing fees<sup>2</sup> (a \$191 savings)** and give you a **\$250 Visa gift card** at closing! Bring us a loan from another institution to take advantage of this offer. Qualifying loans include autos, motorcycles, recreational vehicles, boats, personal watercraft, and personal loans for \$5,000 or more. There are no pre-payment penalty fees, and decisions are made quickly because they are made locally! Don't let this offer pass you by; call or stop in to speak to one of our member relations representatives.

*Member must be in good standing with VLFCU. Visa credit cards, loans secured by real property, business loans and loans currently held by VLFCU are not eligible for this promotion. All loans are subject to credit approval. 1. APR = Annual Percentage Rate. The rates and APR may differ depending on the term, credit qualifications, or loan-to-value. 2. Title fees still apply. Promotion effective from March 1, 2020, until April 30, 2020. Programs, rates and terms are subject to change or cancellation without notice.*

### CASH IN YOUR BUZZ POINTS



VacationLand Federal Credit Union discontinued our partnership with the Buzz Points® program on February 27, 2020. Members who were enrolled with their MasterCard debit card will have until May 27, 2020 to redeem their points for rewards. Visit <https://buzzpoints.com/vlfcu/login.html> to check point balances and reward options.

VLFCU will roll out a new rewards program later this summer. We thank you for your past participation and patience as we make this transition. Please contact Buzz Points if you have any questions about reward redemptions. Phone: 877-577-2899 or email: [support@buzzpoints.com](mailto:support@buzzpoints.com).

## MARK YOUR CALENDARS

April is Credit Union Youth Month, and VLFCU will be celebrating with contests and giveaways for kids and teens. This is a great time to check out our Dollar Dog program and youth share certificates!



Visit [www.vlfcu.org](http://www.vlfcu.org) for updates about Youth Month and our youth products.



The VLFCU Annual Easter Egg Hunt will be held on Saturday, April 11th at Osborn Metro Park. Join us for the 2:00pm egg hunt for kids age 1-10 years old and then stick around for crafts, live bunnies, photos with the Easter Bunny and Dollar Dog, and Peeps s'mores. There will be over 3,000 eggs and prizes available.



# 2019 IRA Contributions

Remember that VLFCU offers a variety of IRA products, and 2019 contributions can be made until April 15, 2020. All deposit accounts are insured up to \$750,000, and there is no credit union penalty for required minimum distributions. **IRA products include:**

## IRA Share/Savings Account

- ☞ Easy access to your funds

## IRA Money Market Plus Account

- ☞ Balances of \$2,000 or more earn dividends
- ☞ Tiered to maximize earnings
- ☞ No monthly fees

## IRA Share Certificates

- ☞ Minimum deposit of only \$500
- ☞ Variety of terms from 3 to 120 months
- ☞ Competitive rates

Retirement



**GIVE US A CALL OR STOP BY ONE OF OUR CONVENIENT BRANCHES TODAY! CURRENT RATES ARE ALSO AVAILABLE ON OUR WEBSITE AT [WWW.VLFCU.ORG/RATES](http://WWW.VLFCU.ORG/RATES).**

Member must be in good standing with VLFCU. All depository accounts are insured up to \$750,000. The first \$250,000 of insurance is provided by NCUA's National Credit Union Share Insurance Fund. An additional \$500,000 is made available through private insurance from Excess Share Insurance Company. Early withdrawal from Share Certificate/IRA Share Certificate will result in penalty based upon initial term. Subject to change or cancellation without notice.

## 2019 ANNUAL REPORT NOW AVAILABLE

Did you miss the annual meeting on March 11th? You can view a copy of the 2019 Annual Report on our website at [www.vlfcu.org/about-us/annual-reports.html](http://www.vlfcu.org/about-us/annual-reports.html). Extra copies are also available for review at each of our five branches.



## UPCOMING CLOSINGS

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

- ☞ Monday, May 25th  
Memorial Day
- ☞ Saturday, July 4th  
Independence 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.

# HOME EQUITY HAS HUGE ADVANTAGES

If you are looking to spruce up your landscaping, install a pool, remodel your kitchen, or tackle home improvements, a Home Equity Line of Credit (HELOC) is a great way to finance your projects. But did you know, you can also use a HELOC to pay off student debt, take a dream vacation, consolidate other loans, and even finance a wedding or other life events?

**YOU JUST NEED TO TAKE THE FIRST STEP BY CONTACTING ONE OF OUR MEMBER RELATIONS REPRESENTATIVES WHO WILL ASSIST YOU THROUGH THE PROCESS.**

Membership eligibility is required. VLFCU is an equal housing lender.



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

### Vermilion

Vineyard Square Plaza  
1607 St. Rte. 60 N.  
Ste. 11  
Vermilion, OH 44089  
T: 440.967.5155

### Norwalk

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

T: 800.691.9299

CU\*Talk: 419.621.8328

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**ESI EXCESS SHARE INSURANCE**

Federally Insured by NCUA.

