

CONNECTIONS

1956 was a Very Good Year!

Ahhh, the 1950s: a faraway time when baby boomers were introduced to the world, families sat down at the dinner table to talk about their days, and “social media” was gathering around the television with Douglas Edwards for the CBS evening news. It was a simple era – uncomplicated, yet invigorating.

Let’s stir up some nostalgia! Here are five great things that happened in the ‘50s:

- ① “Portable” black and white TVs were developed.
- ② The King, Elvis Presley, debuted “Heartbreak Hotel” and made television history on *The Ed Sullivan Show*.
- ③ IBM released the first commercial hard disk drive. Measuring about 16 sq. ft, it weighed over a ton and had 3.75 megabytes of data storage capacity.
- ④ Peanut M&Ms were created in 1954 by Forrest Mars (who was allergic to peanuts!), and Dove Chocolate Squares landed in grocery stores in 1956.
- ⑤ In 1956, VacationLand Federal Credit Union was founded by a small circle of employees from the Sandusky General Motors (GM) plant to serve local employees, retirees, and families of GM. The VacationLand Federal Credit Union of today is a member-owned, not-for-profit financial cooperative dedicated to being the lifetime financial institution of its 20,000+ members by providing services at lower or no fees, and loans with lower rates. We like to think that every member of VacationLand is a part of our large family, all focused on one common goal: Working together, we can all succeed.

While those olden days are long gone, 65 years later VacationLand is still here and getting stronger every year. It’s fun to reminisce, but we would be remiss if we didn’t reflect on all the ways VacationLand has grown and prospered over the years because of present-day technologies and inventions. Our 1956 founding fathers would not have known what online and mobile banking is — even telephone and drive-thru banking would have been a stretch! They would never have touched a computer keyboard, held a cell phone, or checked their “emails” on a

tablet. Technology has certainly changed our lives and how we conduct business, but some things never change. Originally founded on core values like resourcefulness, passion, commitment and trust, VLFCU continues to operate under these fundamental ethics and principles.

We offer our members a full suite of personal financial products including mortgages, home equity lines of credit, consumer loans, and Visa credit cards, as well as a wide array of savings, checking, money market and share certificate deposit products. Our field of membership includes persons who live, work, worship, or attend school in, and have businesses and other legal entities in Erie County and Huron County; York Township in Sandusky County; Adams, Thompson, Reed or Venice Townships in Seneca County; and the Village of Green Springs, Ohio. Membership is also extended to Ohio Edison employees who work in Bellevue or Port Clinton, Ohio. Contact us to determine your eligibility.

Be it 65 years ago, yesterday, or today, we’re committed to serving our members’ needs throughout their lifetimes, helping them achieve their financial goals. With over \$305,000,000 in assets, we still exist as a not-for-profit cooperative, dedicated to serving all of our members. Whatever your financial future holds, we’re with you every step of the way.

Play Our 65th Anniversary Scratch-Off Game

We’re celebrating 65 years of success because of members like YOU. We want to reward you by giving each of you a chance to win a prize during our anniversary celebration. Beginning October 21, stop by one of our branches and pick up your scratch-off ticket. You might just be a lucky winner of 65 prizes being offered. **A big “thank you” goes out to our members and our team. Our success is YOUR success. Please join in the fun!**



At The Heart Of It All!

Our members are tied to us with heart strings. Since 1956, you are the reason we have become the area’s premier lifetime financial partner. As we continue to celebrate our 65 years of success, we’d like to also celebrate a few of our loyal, long-standing members, some with deep roots extending beyond half a century! At the heart of VacationLand are members and employees who share our heritage of exemplary core values, time-honored traditions, and our sense of dedication to helping all our members and communities thrive. From one generation to the next, we’re always here for you.

 To learn more about the members at the “Heart of VacationLand”, go to our Facebook page [f/VacationLandFCU](https://www.facebook.com/VacationLandFCU)





Bringing Our Members Extra Cheer for the Holiday Season

The holidays are right around the corner, and we want to make sure that our members have options to make this special time of the year affordable! Whether you want to consolidate your credit card debt, or just need some extra funds, we can help! Call us today at 1-800-691-9299 or visit www.vlfcu.org to get the process started!

PERSONAL LOAN PROMOTION¹

November 1, 2021 to December 31, 2021

- 🎁 5.99% APR
- 🎁 Borrow between \$500-\$2500
- 🎁 12 months to repay
- 🎁 No loan processing fee

Personal Loans are Ideal for:

- 🎁 Gifts for holidays
- 🎁 Electronics & computers
- 🎁 Furniture & appliances
- 🎁 Vacations & family reunions
- 🎁 Engagements & wedding items
- 🎁 Remodeling & landscaping projects
- 🎁 Special occasions & celebrations
- 🎁 And other expenses

VISA® CREDIT CARD BALANCE TRANSFER²

November 1, 2021 to December 31, 2021

- 🎁 2.49% Introductory APR for 18 months
- 9.15%-18.00% APR after promotion ends
- 🎁 No balance transfer fee
- 🎁 No cash advance fee

Consolidate merchant and major credit card debt!

Offer ends December 31, 2021!


Upload your VLFCU Visa® credit card to your phone's digital wallet for improved security!³



Membership eligibility is required with a minimum deposit of \$25.00 in a Share/Savings Account. Member must be in good standing with VLFCU. May not be combined with any other promotion or discount. "APR" = Annual Percentage Rate. 1 At the promotional rate, a \$2,500 loan with a 12 month term will have an Annual Percentage Rate of 5.99% APR and monthly payment of \$215.16. No down payment required. Promotional rate only available for personal loans with 12-month term and amount financed between \$500 and \$2,500. Any person that qualifies for a 12-month personal loan, less than \$2,500, at any rate, will qualify for the promotional rate. Personal loan may not be used to pay down an existing VLFCU debt. Promotional rate effective November 1, 2021 to December 31, 2021. 2 Promotional rate of 2.49% APR applies for eighteen months after you transfer a balance. Offer valid from November 1, 2021 through December 31, 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 purchases made out of the U.S., regardless of whether you are located inside or outside the United States at the time of the transaction. 3 Standard data rates from your mobile service provider may apply. Subject to change or cancellation without notice.

Masking to Save Lives

We are following the CDC Guidelines and recommend that you wear a face mask inside all of our branches, regardless of vaccination status. Thank you for doing your part to protect yourself and others.

 Please visit vlfcu.org/locations for up-to-date information regarding any changes to our operations.



Online Banking Gets a Makeover

VacationLand Federal Credit Union recently updated its online banking. These changes are being made to streamline the interaction and appearance of online banking into a single design that works on every device – whether it be a desktop computer, laptop, tablet, or mobile device.

We are committed to providing our members a truly polished, feature-rich, and consistent online experience for managing your accounts – no matter what device you use! If you have any questions about these changes, please contact our Member Relations team at 1-800-691-9299, option 3. You may also visit www.vlfcu.org to view a video and article outlining these changes.

If you currently do not have online banking, reach out to us to take advantage of accessing your accounts day or night!



Coats for Caring

The Coats for Caring program is in full swing! We are proud to partner with BAS Broadcasting again for this annual community-wide drive to collect winter coats and warm apparel for those in need. You can drop off donations to any of our five branches now through November 6th or swing by our Hayes Avenue branch on Saturday, November 6th from 11:00am to 2:00pm where you can pull your vehicle up and let us unload for you. Items will be washed by Maytag Laundry before distribution to Erie and Huron County residents.

Thank you for your past generosity!



VLFCU Scholarship Applications Available

Calling all high school seniors! Scholarship applications are now available in our branches or on our website at www.vlfcu.org. Members who are graduating high school in 2022 and have been a member for at least one year, are eligible to apply for one of six scholarships valued at \$1,000 each. The deadline to apply is March 1, 2022!

 Scholarship applications are now available in our branches or on our website at www.vlfcu.org.



Upcoming Closings

All VLFCU branches will be closed to observe the following holidays. For your convenience, members can access their accounts 24/7 with the VLFCU mobile app, online banking, telephone banking, and ATMs.

- ⌚ Thursday, November 11, Veterans Day
- ⌚ Thursday, November 25, Thanksgiving Day
- ⌚ Friday, December 24, Christmas Eve
- ⌚ Saturday, December 25, Christmas Day
- ⌚ Friday, December 31, New Year's Eve
- ⌚ Saturday, January 1, New Year's Day

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

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SANDUSKY, OH
44870
PERMIT #35

SENIOR CONNECTIONS

Stop Listening to Joe Namath

Medicare Open Enrollment is October 15th. Joe Namath is on TV and telling viewers that they should get the Social Security income they deserve. He leads viewers to believe that if they call the number they see on their TV, the viewer could get money back in their Social Security Retirement check every month.

Here is what's really happening... Joe Namath is a paid actor, pretending to know what he is talking about. **He doesn't.** He is being compensated to speak these words. Medicare is complicated and the viewers' lack of knowledge is being exploited for financial gain by some insurance company, which sells Medicare Advantage Plans. To those of you who are wondering, "Should I call this phone number I see on TV?" Answer: **NO!**

If your household income is low enough, as described in the table below, you could qualify to get \$148.50 more in your Social Security check. You don't have to go through a Medicare Advantage Plan insurance agent to get this money for you.

GROSS MONTHLY INCOME ELIGIBILITY LIMITS

	SINGLE	MARRIED
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Qualified Medicare Beneficiary Eligibility

Gross Monthly Income	\$1,094.00	\$1,472.00
Total Resources	\$7,970.00	\$11,960.00

Specified Low Income Medicare Beneficiary Eligibility

Gross Monthly Income	\$1,308.00	\$1,762.00
Total Resources	\$7,970.00	\$11,960.00

Qualified Individual

Gross Monthly Income	\$1,469.00	\$1,980.00
Total Resources	\$7,970.00	\$11,960.00

Serving Our Seniors can help Erie County residents, ages 65 + with this request. (419-624-1856)



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

Sandusky

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

Norwalk

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

Huron

2402 University Dr.
Huron, Ohio 44839
T: 419.433.3229

Vermilion

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

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vlfcu.org

T: 800.691.9299 • Telephone Banking: 419.621.8328

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INSURANCE
Federally Insured by NCUA.

