

CONNECTIONS

Surprise! 2022 VLFCU Scholarship Winners

VacationLand Federal Credit Union awarded six new scholarships to members graduating high school this year. As part of the new tradition started in 2020, employees of the credit union arranged surprise visits to award \$1,000 checks to each of the recipients. These visits included stops at Panera Bread, Starbucks, softball and baseball games, Sandusky High School, and our Vermilion branch. Although many deserving students applied, the following 2022 graduates were selected.

We congratulate all of our local graduates and wish them all the best as they head off to college, join the military or enter into the workforce. We also want to take this time to remind you that your VLFCU accounts can be accessed with our mobile app, online banking, and at over 5,600 shared branching locations around the country.

 To see photos from each of our surprise visits, go to our Facebook page facebook.com/VacationLandFCU



Sydney is a graduate of Sandusky High School and plans to attend the University of Findlay's College of Pharmacy while double majoring in Business. She was involved in numerous extra-curricular activities including volleyball, swimming, track, band, student council, National Honor Society, and Global Internship Program. Sydney also volunteered throughout her community and school district, while also working for Berardi's Family Kitchen. She is the daughter of Todd and Kristina Downing.



Molly is a graduate of Vermilion High School and plans to attend the BGSU Firelands School of Nursing to become a pediatric nurse. She was a member of National Honor Society, varsity basketball, and kept busy working seasonal jobs in the summer. She is currently employed by Vermilion Power Boats. Molly is the daughter of Matt and Megan Plas.



Brett is a graduate of Perkins High School and plans to attend Cleveland State University majoring in Sociology and Pre-Law. While at Perkins, Brett founded the Inclusivity Club and participated in Student Council, National Honor Society, band, drama club, Move 2 Stand, bio club, and Model UN. He is also employed by Starbucks. Brett is the son of Deb Phenicie and Michael Phenicie.



Alexa is a graduate of Sandusky Central Catholic High School and plans to attend Ohio Miami University, double majoring in Psychology and Neuroscience. She was active in high school extra-curricular activities including volleyball, cheerleading, National Honor Society, National Arts Honor Society, Teen Leadership Corp and Smile Support Squad. She is currently employed by Panera Bread. Alexa is the daughter of Jason and Elizabeth Samstag.



Kaden is a graduate of Huron High School and plans to attend Bowling Green State University to major in architecture. He was involved in football, baseball, and basketball and volunteered at several athletic camps during his high school career. He volunteered with the Salvation Army and OHgo and recently worked as a sanitary aide for the Erie County Health Department. His goals include designing and building affordable housing for our community. Kaden is the son of Steve and Melissa Staley.



Olivia is a graduate of Edison High School and plans to attend Otterbein College to double major in Psychology & Education to become a school guidance counselor. She has also accepted to play on their volleyball team. During high school, Olivia was a member of the volleyball team, softball team, Interact Club, Key Club, National Honor Society, and Lead 2 Hope. She currently works at Chick-Fil-A. Olivia is the daughter of Michael and Heather Vitaz.

Feeling The Burn of Rising Inflation?

If the heat of inflation has you burning up, chill out with our blazing-hot **LOAN REFINANCE PROMOTION**. VLFCU can help you put some money back into your parched pockets when you refinance a qualifying loan with us.

SIZZLING INCENTIVES:

- Ⓢ Receive 1% off your qualifying APR¹
- Ⓢ No pre-payment penalties
- Ⓢ No processing fees³
- Ⓢ Minimum loan amount \$5,000

LOANS THAT QUALIFY INCLUDE:

- Ⓢ Auto and Motorcycle Loans
- Ⓢ Recreational Vehicle Loans
- Ⓢ Boat and Personal Watercraft Loans
- Ⓢ Vehicle Lease Buyouts²

Membership eligibility required with a minimum deposit of \$25.00 in a Share Account. 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 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. For Vehicle Lease Buyouts, taxes are required to be paid. 3. Title fees still apply. Promotion effective from June 1, 2022 until August 31, 2022. Programs, rates, and terms are subject to change or cancellation without notice.



Fill Your Summer with Some Fun

Let VLFCU help you and your family enjoy summer this year with our **PERSONAL LOAN PROMOTION!**

- Ⓢ No processing fees
- Ⓢ No pre-payment penalty
- Ⓢ Receive 2% off your qualifying APR*
- Ⓢ Borrow between \$500 to \$10,000
- Ⓢ Choose the terms that work best for you: 12 months, 24 months, 48 months, or 60 months

USE A PERSONAL LOAN TO FIT YOUR NEEDS:

- Ⓢ Book a vacation
- Ⓢ Buy new appliances
- Ⓢ Create a backyard oasis
- Ⓢ Furnish a college dorm
- Ⓢ Consolidate debt or pay off bills

*Membership eligibility is required with a minimum deposit of \$25.00 in a Share Account. Member must be in good standing with VLFCU. Available for personal loans with amounts financed between \$500 and \$10,000 with a term of 12, 24, 48, or 60 months. * APR= Annual Percentage Rate. All loans subject to approval and actual APR will be based on individual creditworthiness. Limit one promotional loan per borrower. Personal loan may not be used to pay down an existing VLFCU debt. Effective June 1, 2022 until August 31, 2022. Subject to change or cancellation without notice. Payment Examples: \$10,000 loan for 12 months at 5.25% APR would result in 12 payments of \$857.19. \$10,000 loan for 24 months at 6.25% APR would result in 24 payments of \$444.34. \$10,000 loan for 48 months at 7.25% APR would result in 48 payments of \$240.64. \$10,000 loan for 60 months at 8.25% APR would result in 60 payments of \$203.98.*

These offers are only good until August 31, 2022! Call us today at 800-691-9299 or visit your local branch so our friendly staff can help make this summer one to remember!

Upcoming Closings

All VLFCU branches will be closed to observe the following holidays. Members can access their accounts through online banking, the VLFCU mobile app, telephone banking, and ATMs day or night.

- Ⓢ Monday, July 4th : Independence Day
- Ⓢ Monday, September 5th: Labor Day



We Need Your Help to Stuff the Bus!

Exciting news! Stuff the Bus Erie County is now Stuff the Bus Erie & Huron Counties! Each year we partner with local community members to provide new backpacks and school supplies for local students in grades K-8. In addition to all school districts in Erie County, the following school districts in Huron County have joined our program: Monroeville, New London, South Central, and Willard. You can help today by dropping off new school supplies to any of our five branches or let us do the shopping for you when you make a monetary donation. Tax-deductible donations can be made out to **United Way of Erie County** and mailed to:

VacationLand Federal Credit Union
2911 Hayes Avenue
Sandusky, OH 44870
Attn: Heather Gilchrist

Cash donations will also be accepted at any of our branches.

VISIT VLFCU.ORG/STUFFTHEBUS FOR A LIST OF NEEDED SUPPLIES. DONATIONS ARE NEEDED BY AUGUST 5TH SO STUFFING IS DONE IN TIME FOR THE NEW SCHOOL YEAR.



Financial Education Available

Would you or your coworkers benefit from financial discussions surrounding topics like budgeting, credit scores, mortgages, auto buying, identity theft, or retirement? VacationLand Federal Credit Union has the ability to partner with area businesses and organizations to provide free presentations on topics that are interactive and educational. Most presentations can be completed within 45-50 minutes and complement employer sponsored lunch-and-learn events. We even have content for those wishing to start their own business or for high school teachers looking for guest speakers to support their financial curriculum.



If you are interested in learning more, please contact our Marketing Director, Heather Gilchrist at 419-625-9025, ext. 1342.



Your Privacy Is Important to Us

Privacy Notice: Federal law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.vlfcu.org/privacy.pdf>.



To request a free copy of the Privacy Policy, give us a call at 800-691-9299.



SENIOR CONNECTIONS

Scammed: It Can Happen to Anyone

Margaret was almost scammed out of \$1,000.00. She said it was at a time when she was younger and still working. In other words, she was interacting with more people, more socially connected and more aware of things compared to when one is retired. This is what happened...

Margaret received a call from someone impersonating Microsoft. The male caller told her that there was a virus on her computer and he could fix it, but she would have to pay \$1,000.00 by credit card.


As she was digging through her purse to find her wallet, Margaret's two sons walked into the house. They asked her, "Who are you talking to?" She replied, "Shhhhh! I have a virus on my computer and this person is going to fix it. I have to pay him."

Both of her boys told her, "Hang up, Mom! It's a scam!"

Margaret hung up before giving away any personal information. As it turned out, her computer was not infected and did not need to be repaired.

Margaret's story is just one of a million others. Today, it is no longer safe to answer your phone. There are thousands of perpetrators trolling the phones looking for opportunities to financially exploit an unsuspecting person. Don't answer your phone. Screen your calls by letting the call go to your answering machine or voicemail. If it is a friend or family member, they will leave a message. Otherwise, don't return the call. Or if you want to be certain the caller is not a scammer, call Serving Our Seniors (419-624-1856). We can return the call, using 3-way calling, and screen the caller for you.

Content courtesy of Serving Our Seniors

 **Stay up to date on the latest Elder Abuse news by visiting servingourseniors.org**

DEFINITION OF FINANCIAL EXPLOITATION

It is the misuse, mismanagement, or exploitation of property, belongings, or assets. This includes using an older adult's assets without consent, under false pretense, or through intimidation and/or manipulation.

(Source: National Institute on Aging)



DID YOU KNOW?

Did you know that AARP has all the latest news on Elder Abuse scams taking place. Keep up to date and visit the AARP website aarp.org/money/scams-fraud/ for more details.






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