

CONNECTIONS

Exciting News from Our Chief Executive Officer

According to Bryan Myers, CEO at VacationLand Federal Credit Union, preparations are underway to relocate our Norwalk branch! VLFCU purchased property at 26 Executive Drive near Fisher-Titus Medical Center and plans to build a 3,600 square foot branch with ample lobby space and parking to accommodate our growing Huron County membership.

Construction is slated to start in early Spring of 2023 with an opening date expected by August of 2023. The new branch will feature a fully staffed lobby and three drive-thru lanes. Initial plans call for two of these lanes to be equipped with ITMs, Integrated Teller Machines, which give members the option to interact with a teller or perform ATM transactions. The third lane will feature a standard drive-up lane.

“We are thrilled to expand our reach in Huron County and provide a more accessible location for our members,” states Bryan Myers. Watch for future announcements about the building’s progress in your inbox and on our social media platforms.



Credit Union Appreciation Day

International Credit Union Appreciation Day is quickly approaching on Thursday, October 20th. Be sure to visit a branch on that day and enter to win a gift card (two winners per branch), grab refreshments and giveaways, and of course, drop off important documents for safe shredding! We are thankful for our members every day and hope that you join us for this celebration of the credit union movement!



Coats for Caring and Annual Toy Drive

Start going through your closets for the Annual Coats for Caring drive. Starting on October 3rd, you can drop off gently used winter apparel such as coats, scarves, gloves, hats, boots, and sweaters to any VLFCU branch. We will conclude with a drive-up event on Saturday, November 5th from 11am to 2pm at our branch on Hayes Avenue in Sandusky. Once the items are cleaned, they will be distributed by agencies in Erie and Huron counties to those in need.

Following Coats for Caring, we will start accepting new, unwrapped toys at all of our branches. These toys will be donated to the Erie County Department of Job and Family Services and the Reach Our Youth organization in Huron County. Monetary donations will also be accepted, if you prefer that we do the shopping for you. Both agencies will distribute the toys to families in need prior to the Christmas holiday. VLFCU will also co-host a holiday event at the Sandusky Mall in December to accept last-minute donations and to celebrate the season with the community. The date and details of the celebration will be announced in the near future.



To learn more about Coats for Caring and Annual Toy Drive, go to our Facebook page [@/VacationLandFCU](https://www.facebook.com/VacationLandFCU)



Stuff the Bus Hits a New Record

Stuff the Bus Erie County expanded in 2022 to include schools in Huron County. Five school districts joined the existing program resulting in a total of 13 school districts served. The program was originally started by the Sandusky Mall about 15 years ago, and this year we were able to assist 555 students, a record-high for this annual event.

Not only was our reach greater, but we were also humbled by the outpouring of donations, community support and volunteers. As a matter of fact, we had more volunteers than usual for inventory and stuffing, including police officers from both Perkins Township and Sandusky, employees from Humanetics, community members, and employees from VLFCU, the Sandusky Mall, and United Way.

It is true that “many hands make light work,” and we were grateful to have help in our effort to make a difference!

On the Horizon

As we embrace the beginning of fall, this will be the last member newsletter before the holiday season arrives. With that said, we would like to share a few upcoming promotions that may be of interest.

- 🕒 **October:** The VLFCU Pink Visa card is back! Each new pink card approved will result in a monetary donation made to support local cancer programs.
- 🕒 **November:** Processing fees waived on qualifying consumer loans, save \$191 just in time for the holidays!
- 🕒 **December:** Holiday personal loan offer to help offset expenses during the season of giving.

Details on all of these promotions will be available soon!

Membership eligibility is required for these offers with a minimum deposit of \$25.00 in a Share/Savings Account. Member must be in good standing with VLFCU. Offers may not be combined with any other promotion or discount and are subject to change or cancellation without notice.

Upcoming Closings

All VLFCU branches will be closed to observe the following holidays. Online banking, the VLFCU mobile app, Telephone Banking, and ATMs are available around the clock for your convenience.

- 🕒 Monday, October 10, Columbus Day
- 🕒 Friday, November 11, Veterans Day
- 🕒 Thursday, November 24, Thanksgiving Day
- 🕒 Saturday, December 24, Christmas Eve
- 🕒 Monday, December 26, Christmas Day Observed
- 🕒 Saturday, December 31, New Year’s Eve
- 🕒 Monday, January 2, 2023, New Year’s Day Observed



A New Friendly Face at Our Perkins Branch



If you visit our branch on Perkins Avenue in Sandusky, then you may have noticed a new face in the building. Anthony Wells recently joined the VLFCU family as the Perkins Ave. Branch Manager. With over 30 years of banking, mostly in management, he certainly qualified. But at VLFCU, it takes more than just experience, so Anthony's positive attitude and focus on members made him the ideal addition.

Anthony got his start at the Clyde Findlay Credit Union, now Impact Federal Credit Union. Eventually he moved on to more well-known banks, but found that he missed the credit union philosophy of "members first." When the position opened at VLFCU, he did some research on us and is happy with his decision.

When asked about his staff, he states "I am impressed by the knowledge and leadership skills of my peers; even the younger staff takes initiative."

Anthony grew up in Port Clinton, and continues to reside there with his wife, Andrea. They just celebrated their 35th wedding anniversary and have two adult children who make them proud. Outside of VLFCU, Anthony is a fire captain for the Erie Township Fire Department and has served 27 years a firefighter and EMT. Stop by and say hello to Anthony next time you are in the neighborhood; he looks forward to meeting you!

Community Outreach

Although we give back to the community all year long, the past few months have been particularly busy. In addition to the expanded Stuff the Bus program, our staff was involved in many other ways over the summer.

- Ⓞ Sponsor of Remember Crusin' Car Club Charity Shows
- Ⓞ Sponsor of Huron River Fest
- Ⓞ Attended Touch a Truck, Sandusky
- Ⓞ Attended several welcome back events for staff and faculty at local school districts
- Ⓞ Walk for Alzheimer's team sponsor
- Ⓞ Cruisin' By the Bay Charity Car Show sponsor
- Ⓞ Partnered with Firelands Forward for Regional Employee Wellness Fairs in Erie and Huron counties
- Ⓞ Contributed to Volley for a Cure, benefiting Cancer Services
- Ⓞ Main sponsor of Reading Under the Lights for Norwalk City Schools
- Ⓞ Sponsor of OHgo Empty Bowls fundraiser
- Ⓞ Donated to Stein Hospice, Fisher-Titus Foundation, Foundation for Firelands, NAACP Sandusky Unit 3199, the Nehemiah Center, and United Way of Erie County
- Ⓞ VLFCU also volunteers time to the United Way of Erie County, the Kiwanis Clubs of Sandusky and Norwalk, the Norwalk Library, Goodwill, Sandusky Salvation Army, the Erie County Chamber of Commerce, and Leadership Erie County

👉 **To keep up to date on all of our community events, go to our Facebook page**
📌 **[/VacationLandFCU](#)**



Understanding the Powers of a Financial Power of Attorney and How to Revoke that Power

As an advocate for Erie County residents, ages 60 and better, it is wise to understand the powers a Financial Power of Attorney (FPOA) possesses and how it can be used for doing good or misused for wrong-doing. An FPOA is a written document designed to enable a person to handle your financial affairs in the event you become unable to manage your finances, yourself.

The person for whom the FPOA helps is called the “Principal”. The person who is appointed to act on behalf of the Principal is called the “Agent.”

In simple terms, the FPOA is activated when the person who needs help (the Principal) is suffering from incompetence (i.e., Alzheimer’s disease) or incapacity (i.e., serious car accident).

Carefully decide who you are appointing as the Agent (the person who takes over the control of your money and assets) and what authority you are giving him/her in the FPOA document.

An important consideration is the honor of the person selected to manage your financial affairs. Will he/she manage in your best interests – and not their own? Trustworthiness and integrity should be paramount when selecting an Agent. An unscrupulous person could take advantage of your compromised condition and steal your property or modify your estate plan.

Content courtesy of Serving Our Seniors



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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The work of Serving our Seniors is to empower Erie County residents age 60+ to maintain their functional independence. Learn more about their services and programs by visiting servingourseniors.org