

CONNECTIONS

Update on Norwalk Branch

VLFCU managers and board members joined Janotta and Herner on March 9th to celebrate the groundbreaking ceremony at the site of our new Norwalk branch. Located at 26 Executive Drive, this new branch will provide a more convenient location for our growing Huron County membership and offer additional services such as ITMs and a mortgage loan officer.

According to Bryan Myers, CEO, "VacationLand is ready and motivated to serve the community and financial needs of Norwalk and all of Huron County. The 3,600 sq. ft. facility will be ready to serve our growing Huron County membership by mid to late August this year."



L to R: Elmer Lippert, Board Member; Jude Hammond, Board Member; Jan Sadoski, Chairman; Christine Giardina, Board Member; Tracy Luc, Treasurer; Marcia Renande, Secretary; Joel Hassinger, Vice Chair; and Bryan Myers, CEO



L to R: Jami Risner, CLO; Marla Troike, COO; Bryan Myers, CEO; Michelle Markel, CHRO; Alli Winters, SVP Operations; Fran Boucher, VP Norwalk Branch Manager; and Mathew Stahl, CFO



New Features for Desktop Online Banking

We are excited to bring our members some new features to the online banking experience – many that until now were available only in the mobile app. You will notice your online banking home screen now includes information down the left and right sides of the screen. These features called “widgets” bring more information to your fingertips that includes card controls and account/loan summary.

 If you have any questions, contact us online or call 800.691.9299, option 3 for more information.



Left: Jeff Keck, teacher at Margaretta High School with David Jennings and Cassidy Haas.

Right: Analee Kolbeck, teacher at Perkins High School with David Jennings and Cassidy Haas.

Financial Education is a Top Priority

Whether it's a small group or a large classroom, VLFCU employees are eager to share their knowledge to help others with their financial hurdles and goals.

David Jennings and Cassidy Haas recently visited local schools talking about VacationLand and educating students about savings accounts, checking accounts, credit scores, and loans. They have made presentations to over 165 students at EHOVE, New London Local Schools, Sandusky City Schools, Margaretta Local Schools and Perkins Local School District. Credit scores were a main topic, teaching students what a credit score means, what makes up your credit score, how to get and maintain good credit scores, and how your score impacts your ability to borrow money. The students were very receptive and asked many insightful questions.

Out in the community, Fran Boucher and Heather Gilchrist continue to present to non-profits and other organizations about banking basics and budgeting. VLFCU has a variety of presentations available for both personal and business financial topics. If you are interested in offering such to your employees, clients, students, or community, please call Heather Gilchrist at 419-625-9025, ext. 1342.

David Jennings and Cassidy Haas have made presentations to over 165 students at EHOVE, New London Local Schools, Sandusky City Schools, Margaretta Local Schools and Perkins Local School District.

Upcoming Closings

Please keep in mind that 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, May 29, 2023: Memorial Day
- 🕒 Monday, June 19, 2023: Juneteenth National Independence Day
- 🕒 Tuesday, July 4, 2023: Independence Day

Mail Fraud on the Rise

The Financial Crimes Enforcement Network (FinCEN) issued an alert to financial institutions regarding the nationwide surge in check fraud schemes targeting the U.S. mail. Despite the declining use of checks in the United States, criminals have been increasingly targeting the U.S. mail since the COVID-19 pandemic to commit check fraud. Fraud, including check fraud, is the largest source of illicit proceeds in the United States and is one of the anti-money laundering/countering the financing of terrorism (AML/CFT) National Priorities.

Criminals target USPS blue collection boxes, unsecured residential mailboxes, and privately owned cluster box units at apartment complexes, planned neighborhoods, and high-density commercial buildings. After stealing and altering checks, fraudsters and organized criminal groups cash or deposit them into accounts they control, rapidly withdraw the funds through ATMs, or wire the funds to other accounts. Criminals may further exploit the victims by using personal identifiable information found in the stolen mail for future fraud schemes, such as credit card fraud.

If you believe you are a victim of mail theft-related check fraud, please report the incident to the United States Postal Inspection Service (USPIS) at 1.877.876.2455 or uspis.gov/report.

For additional information and tips on how to protect yourself from mail theft, visit uspis.gov/tips-prevention/mail-theft.





Refresh Your Home This Spring

We had the pleasure of attending the Home Expo hosted by the Erie County Home Builders Association in early March. We met many wonderful people who were looking to spruce up their homes, including Jon Limber, our raffle prizewinner.

Whether it's repairing or replacing a roof; purchasing new water heater, air conditioner, or furnace; kitchen cabinets and appliance replacement; or remodeling your bathroom, renovations to your home can cost more than you expected. Spending money on your home can mean an upgrade to its value, but if financing those upgrades is an issue, we can help! Our staff can assist you with personal loans and HELOCs (Home Equity Lines of Credit) to ensure you obtain the best financing option suited for your needs.

Are you looking to purchase a home? We have a full-service mortgage lending team at your service to help you with several mortgage options including first-time home buyers, USDA Rural Development, VA, FHA, conventional loans, home improvement loans, and commercial loans.

Jon Limber, our raffle prizewinner, from the Home Expo hosted by the Erie County Home Builders Association.

Stop by any of our branches or call us today at 800.691.9299 for details about credit costs and terms! VacationLand Federal Credit Union in an Equal Housing Lender.

Join Us For These Upcoming Community Events!

🕒 Credit Union Youth Month

April is the month we dedicate to celebrating our youngest members. There will be contests and giveaways throughout the month, as well as a welcome gift for anyone opening a new youth account. Stop by any VLFCU branch to join in the fun!

🕒 Erie County Make a Difference Day

On Friday, April 21, VLFCU is teaming up with Leadership Erie County and the Perkins High School to volunteer around Erie County. Anyone can get involved in this effort to spearhead a day of giving to help organizations spruce up their facilities, clean up the landscaping, plant a garden, and more! Call Cassidy Haas at 800-691-9299, ext.1463 for more information!

🕒 Earth Day

We are happy to help sponsor Earth Day Extravaganza at Osborn MetroPark on Saturday, April 22 from 11 a.m.- 3 p.m. There will be fun for the whole family, including kids' crafts, live animals, informative displays, food trucks, retail vendors, the Ohio Wildlife Youth Art Show and so much more! We hope you can join us!

🕒 Friday Night Car Shows Remember Crusin' Car Club Shows

Once again, VLFCU is a sponsor of the popular Friday night car shows in downtown Sandusky! Mark your calendars for June 9, 16 and 30, as well as July 7, 14 and 21. These shows are open and free to the public, but there is a minimal charge to register a car for the show. Proceeds from the event are donated to a different local charity each week.

🕒 Stuff the Bus Erie & Huron Counties

There is a growing need to help families facing economic hardship as costs continue to rise across the board. The Sandusky Mall, United Way of Erie County, and VLFCU are committed to assisting students in grades K-8 at school districts throughout Erie and Huron Counties. We will be accepting new backpacks and school supplies starting by late June 2023. Monetary donations are accepted any time throughout the year. Please watch our website and social media platforms for more details.



🌟 To keep up to date on all of our community events, go to our Facebook page [f/VacationLandFCU](https://www.facebook.com/VacationLandFCU)

SENIOR CONNECTIONS

Romance, Publisher's Clearinghouse and Lottery Scams

Serving Our Seniors and BGSU – Firelands Campus, ElderCollege are teaming up to provide an educational, early dinner event. The topic is how older Americans are victims of “theft by deception” through foreign individuals and organized crime rings. This dinner event is entitled, Romance, Publisher’s Clearinghouse and Lottery Scams.

Short video vignettes will be shown from 1:30 p.m. – 3:00 p.m. After each vignette, we will open the floor for the audience to ask questions of local law enforcement about these crimes. We will talk about the extent retirees are victims of such crimes in Erie County; the difficulties of busting the criminals in foreign countries; and what happens to the money older Americans send in the form for gift cards, wire transfers, cryptocurrency and cash.

Following the forum discussion, a complimentary early dinner will be served. Chicken Marsala, Vegetable Lasagna, buttered red skin potatoes, fresh green beans, a roll & butter, decaffeinated coffee and water.

This special event will be held at BGSU Firelands College at the Cedar Point Center building, 1 University Drive, Huron. Serving Our Seniors is underwriting the cost of the meal for Erie County residents ages 60+. To reserve your seat requires a \$10.00 refundable deposit, payable to Serving Our Seniors. Seating is limited to the first 150 to register. Erie County older adults who attend and stay for the entire event will have their deposit refunded to them at the conclusion of this event. Deposits will not be refunded for those who were absent, arrive late or leave early.

Content courtesy of Serving Our Seniors



Send your refundable deposit to Serving Our Seniors, 310 E. Boalt Street, #A, Sandusky, OH 44870 ATTN: May 16th DINNER FORUM.



DID YOU KNOW?

Serving Our Seniors and BGSU – Firelands Campus, ElderCollege are holding a “Romance, Publisher’s Clearinghouse, and Lottery Scams” lecture on May 16, 1:30 p.m. – 3:00 p.m. at BGSU Firelands College at the Cedar Point Center building, Huron.



Your lifestyle. Your banking. Connected.

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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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