

# CONNECTIONS

## Membership Par Value Decreased

We want to share some exciting news with everyone! VLFCU's Board of Directors recently approved to amend our Credit Union bylaws. One of the most significant changes was the reduction to our share par value from \$25 to \$5. As a CDFI and low-income designated Credit Union, we feel this is a step in the right direction to help members of our community. By reducing the amount of funds required to open an account, we hope to increase accessibility for the underserved or low-income individuals in our area. We believe all members or potential members have the right to quality financial services at an affordable price.

The effective date of this change was on Monday September 11, 2023. Existing members will notice the difference in their "available balance" in online banking. You are free to spend the extra \$20 in your savings as you see fit. New members are now only required to bring in \$5 to open up an account.



 Please reach out to us if you have any questions regarding the changes to our bylaws.

## Norwalk Branch Ready to Serve at 26 Executive Drive



We are happy to announce that the doors of the new Norwalk branch opened on Wednesday, September 13! The new facility is located at 26 Executive Drive on the south side of Norwalk and easily accessible from Route 250 and Route 20. According to CEO Bryan Myers, "we are excited to open this new spacious branch as it will provide a more convenient location for our growing Huron County membership. We remain dedicated to delivering exceptional service to all of our loyal members and their families, and we hope that we have exceeded their expectations with this new branch."

The grand opening kicked off with a ribbon cutting ceremony hosted by the Huron County Chamber of Commerce. The celebration continued through Friday, September 15 and included giveaways, refreshments, and raffles for package prizes including a BlackStone Grill, an Xbox Series X or two Cleveland Browns tickets to the game on November 19, 2023 against the Pittsburgh Steelers.

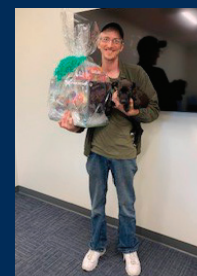
If you didn't make it to the grand opening, we encourage you to visit this new high-tech, 3,600 square foot facility to learn about the expanded services including additional staff, mortgage services, a coin-counting machine, safe deposit box rentals, and drive-thru lanes equipped with the latest technology.

### EXPANDED NORWALK BRANCH SERVICES

- ⦿ A mortgage lender to guide you through your home-buying or refinancing process
- ⦿ Additional staff to assist with loans and account openings
- ⦿ A free coin-counting machine for members
- ⦿ Safe deposit box rentals
- ⦿ Drive-thru lanes equipped with the latest technology to improve efficiency

### GRAND PRIZE WINNERS

- ⦿ **Frank Staley of Norwalk** — Cleveland Browns vs. Pittsburgh Steelers tickets with Browns gear
- ⦿ **Scott White of Castalia** — Xbox X Series game system with game bundle and snacks
- ⦿ **Mike Bach of Norwalk** — BlackStone Griddle Grill with VLFCU Cooler and BBQ set



 For more information about our new Norwalk branch, visit our website [vlfcu.org](http://vlfcu.org)



# Upcoming Events

As we enter the final months of the year, we hope you will join us for these celebratory and charitable annual events!

**CU Appreciation Day:** *Thursday, October 19th.* All members are invited as we celebrate the foundation of the credit union... our members! Join us for giveaways, free shredding and refreshments. There may even be a few more surprises planned this year!

**16th Annual Coats for Caring:** We are excited to partner again with BAS Broadcasting for this vital community effort. *Starting on Monday, October 2nd*, all of our branches will be collecting new or gently used warm coats, jackets, scarves, gloves, snowsuits and sweaters. The clothes will be cleaned by Just Like Home Laundry, on Tiffin Avenue in Sandusky, and then distributed by Job and Family Services in Erie and Huron County to those in need. We will host a wrap up event on *Saturday, November 4th* at our Sandusky branch located at 2911 Hayes Ave. where you can drive up and drop off your donations from 11:00 a.m. to 2:00 p.m.

**12th Annual Toy Drive:** *Starting November 6th*, VLFCU will be collecting new, unwrapped toys to distribute to families served by 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 on *Saturday, December 16th* to accept last-minute donations and to celebrate the season with the community. Bring the kids out for free holiday activities and story time with Mrs. Claus!



## Rocky the Snake a Favorite at Osborn Metropark

If you haven't heard of Rocky yet, then you may be living under a rock! Earlier this year we partnered with Erie County MetroParks to host Rocky the Snake at Osborn MetroPark. Rocky is located on the Discovery Trail behind Harmony Place in the South Woods. His head is visible from the primary walking trail and his ever-growing body slithers back into the woods, safely tucked away from heavy traffic. People of all ages have been painting rocks for the last three months to help Rocky grow, and he now is composed of over 300 rocks and growing!

According to Mollie Knighton, Naturalist for Erie County MetroParks, Rocky is proving to be a meaningful addition to Osborn. Due to social media and local news coverage, their nature center attendance has been increasing as Rocky grows, and he has given Naturalists more opportunities to visit with the community and share information about their education animals and program offerings.



**You still have time to help Rocky grow before the snow arrives! Stop by Osborn MetroPark's painting station located inside the Frost Center during regular hours M-F from 8-4 p.m. Rocks, paints, brushes, bowls, and soaps are all provided with the trust that community members will clean up after themselves when finished. Leave your freshly painted rocks to dry, and they will be added to Rocky the following morning. Share your photos of your painted rocks with the hashtag #RockSnakeErie.**





# National Compliance Officer Day

On September 26th, we celebrated National Compliance Officer Day with our very own Compliance team! A compliance department identifies risks that an organization faces and advises on how to avoid or address them. Our very own compliance specialists usually work behind the scenes to not only make sure we are following regulatory measures, but they also safeguard our members' funds! Here is a list of some of their responsibilities:

- ⦿ Monitor for fraudulent transactions
- ⦿ Elder Abuse awareness
- ⦿ Review documentation for accuracy
- ⦿ Manage safe deposit box rentals
- ⦿ Counterfeit Money reporting
- ⦿ Manage IRA accounts
- ⦿ Process Unclaimed Funds
- ⦿ Review Marketing pieces
- ⦿ File government reports
- ⦿ Open specialty accounts like trusts, businesses & POAs

**WE THANK AMY JEREMAY, ASSISTANT VICE PRESIDENT OF COMPLIANCE, AND HER TEAM FOR ALL THAT THEY DO!**

Compliance Specialists Marlie Michel on left and Shayla Fuqua on right with Amy Jeremay, Assistant Vice President of Compliance, in middle.

## 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 or your convenience.

- ⦿ Monday, October 9, Columbus Day/Indigenous Peoples' Day
- ⦿ Saturday, November 11, Veterans Day
- ⦿ Thursday, November 23, Thanksgiving Day
- ⦿ Monday, December 25, Christmas Day
- ⦿ Monday, January 1, 2024, New Year's Day



## Let Us Make Your First Payment This Fall

As part of our new Norwalk branch celebration at 26 Executive Drive, VLFCU is offering another way for our existing and new members to save!

- ⦿ VLFCU will make your first payment when you refinance a loan from another financial institution.
- ⦿ VLFCU will pay up to \$500.00.\* Member will be responsible for any amount above the \$500.
- ⦿ Qualifying loans: Autos, Trucks, Motorcycles, RVs and Boats.
- ⦿ Minimum loan amount \$15,000.
- ⦿ No processing fees (that is a savings of \$191).

**📞 Call us today at 800.691.9299, apply at [vlfcu.org](http://vlfcu.org), or visit a branch in Sandusky, Norwalk, Huron or Vermilion to get the process started!**

*Membership eligibility required with a minimum deposit of \$5.00 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; actual APR may differ depending on the term, credit qualifications, or loan-to-value. Title fees still apply. \*Loans paid off in the first six months must pay back the First Payment On Us benefit. Promotion effective from September 1, 2023 until October 31, 2023. Programs, rates, and terms are subject to change or cancellation without notice.*





## A Case of a Local Home Improvement Scam

Dan McLaughlin, Erie County Financial Elder Abuse Investigator and Stephanie McDermott, Perkins Police Officer, are involved in a case of a 66 year old male who was ripped off in a home repair scam. The perpetrator, Tim Jajkuvowski, claims to own a roofing company, "Reflections Roofing and More, LLC," based in Michigan. This person accepted \$3,800.00 from the older adult in June 2020 to replace his gutters. Tim Jajkuvowski never did the work and was never seen again.

The victim decided to hire Tim because he was doing home improvements on the neighbor's home. The neighbor appeared satisfied, and therefore, it was assumed this person could be trusted to work on his home, too.

When Tim stopped responding to the victim's attempts to schedule his work, the older adult brought this to the attention of his private attorney. The attorney explained this not just a civil matter, but a felony crime against an elderly person. KUDOS to that attorney for being so perceptive! The attorney advised the victim to file criminal charges against Tim Jajkuvowski... And so he did.

*Content courtesy of Serving Our Seniors*



*Left: Dan McLaughlin, Financial Elder Abuse Investigator*

*Right: Officer Stephanie McDermott, Perkins Police Department*

## OFFICER MCDERMOTT AND DAN MCLAUGHLIN HAVE THIS ADVICE TO PROTECT YOU FROM BEING A VICTIM OF A HOME REPAIR SCAM:

- **Google the name of the person and the business before you decide to hire. In this case, there was plenty of evidence posted that suggests this has happened to others.**
- **Get three written quotes and contact Serving Our Seniors and ask for Consumer Advocate, Chris Rankin, to conduct a public records background check on the people/businesses you are considering hiring. He will check public records with area courts and law enforcement agencies, at no cost to you.**
- **Have a written agreement between you and the person doing the work. Don't sign anything that you don't understand.**
- **Make sure the agreement states that you will pay no more than 50% down. Never pay for the full job in advance of the work being done. The agreement should state the date the work will begin and when the work will be completed.**
- **Don't use Facebook or Craig's List to find someone.**
- **Don't hire someone who is going door to door.**
- **Call Dan McLaughlin to think out loud with him, over the phone before you take any action. Dan's passion is preventing elder fraud/exploitation. You can call him at 419-503-5385 if you think you just made a bad decision or just need someone to talk to before you act. You can call him in the evening and on the weekends, too.**



### 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

### Norwalk


26 Executive Dr.  
Norwalk, OH 44857  
T: 419.668.6346

### Vermilion

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

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