

# CONNECTIONS



## Share the Credit Union Experience

As member/owners of VacationLand Federal Credit Union, you are the best representatives of our core values. We have made it even easier for you to share the credit union difference with your family, friends, and co-workers as they can now apply for membership online. From the comfort of their own home or office, they just click the Join Now button at the top of vlfcu.org home page and complete the process in 10 minutes or less!

First, they will review VLFCU's membership requirements. If they qualify and would like to proceed, here's what they will need:

- ③ Social Security Number
- ③ Valid government issued ID
- ③ Physical Address
- ③ Debit or Credit Card for funding
- ③ Minimum deposit of \$5

📞 If you have any questions about this process, please give us a call at 800.691.9299.



## A Rip Roarin' Good Time

**We've decided to celebrate our youth in April! Activities planned include contests for 5 to 19 year olds and giveaways for newborns to 19 years of age. This month will be extra special as we introduce a new program for our youngest members.**

That's right, Dollar Dog is retiring! Before he begins his new adventure, he plans to visit each branch throughout the month of April. Youth members are encouraged to stop by to wish him farewell and get one last high-five or hug! You can also write him a letter or send a card to any branch.

Other activities are planned for Youth Month including contests and giveaways for members who are age 1 to 19 years. Dollar Dog may be moving on, but he has collaborated with the Berenstain Bears to provide an educational, rewarding savings account that is sure to excite kids, parents, and grandparents! The new Cub Club will roll out in May with enhancements to the previous program. Dollar Dog tokens will still be honored, as well as the birthday dividend and other current saving incentives.



📱 Follow us on social media, visit a branch, or log on to [vlfcu.org/events](http://vlfcu.org/events) for more details!

## HELOC FOR YOUR DREAMS... CASH FOR YOUR POCKET

**ASK US HOW TO GET ENTERED  
FOR A CHANCE AT \$500!\***

**INTRODUCTORY RATE OF  
7.50% APR<sup>1</sup>  
FOR THE FIRST 12 MONTHS**

**AFTERWARDS RATES  
AS LOW AS  
8.75% APR<sup>2</sup>**



**NMLS ID: 556003** \* Membership eligibility required with a minimum deposit of \$5.00 in a Share/Savings account. Member must be in good standing with VLFCU, not eligible on refinance of current VLFCU mortgage loans. All loans are subject to credit approval. First or second lien, 1-4 family, owner-occupied, primary residence properties only. 1 APR = Annual Percentage Rate. 7.50% APR is a promotional rate good for only 12 months after closing date. 2 This APR is a variable rate with a minimum 8.75% APR to maximum of 18.00% APR. Actual APR will depend on borrower's credit qualifications, term of the loan, and loan-to-value amount. Variable APR based on the current Wall Street Journal Prime rate plus 0.25% for 90% loan-to-value HELOCs (8.75% as of 2/14/2024). \$50.00 Annual fee. If line of credit is closed within 36 months, fees may apply. Property and, if applicable, flood insurance are required. Minimum line amount \$10,000.00; maximum line amount \$100,000.00; initial draw must be at least \$5,000.00. Consult a tax advisor regarding the deductibility of interest. Offer is available from March 1, 2024-April 30, 2024. Programs, rates and terms are subject to change or cancellation without notice. \*No purchase or membership necessary to enter or win. The sweepstakes is open to Ohio residents 18 years or older as of 3/1/2024. See the official rules for complete details. Official rules can be viewed online or upon request.







Pictured left to right: Angela J. Smith, MPH (Director, Fisher-Titus Foundation); Dr. Brent Burkey, M.D. (President & Chief Executive Officer, Fisher-Titus Medical Center); Bryan Myers (CEO, VacationLand Federal Credit Union); and Matthew D. Stahl, CPA (CFO, VacationLand Federal Credit Union).

## \$20,000 Pledge to Fisher-Titus Foundation

On March 6, 2024, VLFCU presented Fisher-Titus Foundation with a \$20,000 pledge for their “Caring for the Community” campaign. The Foundation’s goal to raise \$1.8 million will assist with the following needs at Fisher-Titus Hospital:

- 🕒 New Cerner Oncology Enhanced EMR
- 🕒 Cuddles Infant Security System for OB Unit
- 🕒 Beckman Coulter Lab Automation System
- 🕒 Cerner Social Determinants of Health Module
- 🕒 IT Advancements and Equipment

According to Bryan Myers, CEO of VLFCU, “We are honored to partner with such a respected organization and support all of their efforts to strengthen health care services in our communities.” Thank you to the Fisher-Titus team for caring for our community and to the Fisher-Titus Foundation for their mission to enhance healthcare services in our area.

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## 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. Need to open an account? You can apply for membership online in just minutes! Scan the QR code to start your credit union journey.

- 🕒 Monday, May 27, 2024: Memorial Day
- 🕒 Wednesday, June 19, 2024: Juneteenth National Independence Day
- 🕒 Thursday, July 4, 2024: Independence Day

SCAN TO OPEN AN ACCOUNT TODAY!



## Business Online Banking



As we communicated in the winter edition of our Connections newsletter, VacationLand FCU is now offering a business online banking platform focused on the needs of our business members. This new online solution provides VLFCU business members the ability to grant others access to their accounts online, and control the additional user(s) access by creating custom access privileges.

With this new solution, there was a change to the appearance of the online banking login to add a new tab for business online access. Only

business members who enroll in business online banking will use the new business login. If you already have online banking access, you will continue to use the “personal” login. All of your previous login information has remained the same. Access of personal accounts through the VLFCU Mobile app remained the same.

If you are a business member, you are eligible for this new feature at no additional cost. Please contact our Member Business Service team to learn more about securely managing your accounts with Business Online Banking.

**For additional information on Business Online Banking, call 800.691.9299, ext. 1463 or email [mbs@vlfcu.org](mailto:mbs@vlfcu.org).**



# Join Us For These Upcoming Community Events!

Your credit union is immersed in the communities we serve and we hope that you will join our efforts at these upcoming events and fundraisers.

## Leadership Erie County Canned Food Drive

VLFCU has joined LEC in their efforts to collect canned food and monetary donations for Victory Kitchen in Sandusky. Donations will be accepted at our branches in Sandusky, Huron and Vermilion through April 12, 2024.

## MoneySmart Trivia

Join us on Tuesday, April 16, as we host our very first MoneySmart Trivia event. Thanks to partnership with the Sandusky Library, we are offering two free sessions with prizes up for grabs! Seating is limited to 50 people at both the 11:00am and 6:00pm sessions, and you need to register online at [sanduskylib.org](http://sanduskylib.org).

## Earth Day

Join us on Saturday, April 20, at Osborn MetroPark as we celebrate Earth Day Extravaganza from 11:00am – 3:00pm. Stop by the VLFCU tent for giveaways, including fun-shaped seed packets, while supplies last. There is so much planned for the entire family, so we encourage you to visit [eriemetroparks.org/earthday](http://eriemetroparks.org/earthday) for the latest details. This free event is rain or shine.

## Stuff the Bus Erie & Huron Counties

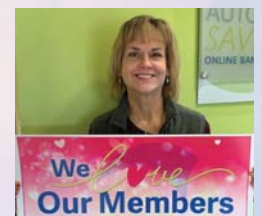
Summer break may be right around the corner, but that means VLFCU will be gearing up for Stuff the Bus! From mid-June to early August, we will accept new school supplies and monetary donations to assist over 500 children in grades K-8 attending participating schools in Erie and Huron counties. More information will be shared on our website in the coming months, but please feel free to call us if you have any questions.

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



## We *love* Our Members

This past February we featured messages from our staff conveying what they love about our members. You can read them on our Facebook page, but just know that members like you are the reason this credit union exists. We appreciate you every day, and it is our pleasure to be your financial partner!



## Power Shut Off Scams

*Caller or visitor demands immediate payment. AKA: Pre-Paid Debit Card Payment Scam, Green Dot, Money Gram or Western Union scam.*

In this widespread scam, which frequently targets small businesses, a telephone caller poses as an electric utility company employee. The caller threatens to shut off the customer's power unless an immediate payment is made. In many cases, the customer is told to use a pre-paid debit card, such as a Green Dot/MoneyPak card, or a money transfer service like Money Gram or Western Union.

### THE FACTS:

- Ⓞ If your account is past due, you will receive a written notice of your account status, with instructions on how to avoid disconnection of service.
- Ⓞ While our representative may call a customer whose bill is in arrears in order to remind them that a payment is due, the representative would explain how a payment can be made using our established payment options. They will not demand payment over the phone, in person, or at a particular physical location.
- Ⓞ Our utilities do not accept prepaid debit cards or wire transfers as payment, and our representatives will not demand your bank information or credit card number over the phone.

### WHAT SHOULD YOU DO:

- Ⓞ If you receive a suspicious call, hang up immediately.
- Ⓞ Be aware that scammers often use Caller ID spoofing software to misrepresent the source of a phone call, or provide you with a fake "verification" phone number. These call-back numbers may even include exact replicas of company greetings and hold messaging. If you would like to verify your account status, always call our Customer Service department using the numbers on our website, or log in to your account on our website.
- Ⓞ If a person appears at your door demanding payment, do not allow them into your home, and do not provide them any personal information.
- Ⓞ If you believe you have been a victim of this scam, please contact your local police department or your state attorney general's office, and report telephone scams to the Federal Trade Commission at [ftc.gov](http://ftc.gov).

## UTILITY IMPOSTERS

*Criminals posing as sales or service people.*

In this scam, individuals appear at the door, claiming to be affiliated with one of FirstEnergy's utility companies. The scam artists often work in pairs, are very persistent, and use a variety of excuses to gain personal information or access to your home. In some cases, once access is gained and/or the victim is distracted outside, the home has been robbed.

These criminals may try to distract victims by requesting a copy of the resident's utility bill, allegedly to "see if you're getting the lowest

rate." Another tactic reported to police involves a pair of people claiming to be tree trimmers contracted by the utility. One individual walked the property with the homeowner, while the other took items from the home.

### THE FACTS:

- Ⓞ These individuals do not represent FirstEnergy, our utilities, or subsidiaries. Our utility employees do not solicit door-to-door, and they would not ask you to provide a copy of your electric bill.
- Ⓞ While some third-party generation suppliers may use door-to-door sales tactics, they should represent themselves as such; not as affiliates of our company.
- Ⓞ If a utility employee or authorized contractor needs access to your home or needs to review an issue with you, an appointment will be scheduled in advance, and proper identification will be provided for your review.

### WHAT SHOULD YOU DO:

- Ⓞ Do not allow these individuals into your home, and do not provide them with your utility bill or other personal information.
- Ⓞ Do not leave your home unattended to accompany an individual who shows up without an appointment.
- Ⓞ Report them to your local law enforcement authorities.



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

#### Huron

2402 University Dr.  
Huron, Ohio 44839  
T: 419.433.3229

#### Norwalk

26 Executive Dr.  
Norwalk, OH 44857  
T: 419.668.6346

#### Sandusky

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

#### Vermilion

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

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[www.vlfcu.org](http://www.vlfcu.org)

T: 800.691.9299 • Telephone Banking: 419.621.8328



**BBB is the Original Author – BBB Retains Original Authorship Rights. Information on both scams provided on the FirstEnergy (Toledo) and AEP (Lima) websites.**

**ESI EXCESS SHARE**  
INSURANCE

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