

CONNECTIONS

VLFCU 2025 Scholarship Recipients

We awarded six scholarships to members graduating from 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 a Huron High School baseball game, the Perkins High School office, a student's home, the Monroeville High School office, a VLFCU branch lobby, and a special delivery by family in New Mexico. Although many deserving students applied, the following 2025 graduates were selected:

Benjamin Davis is a Huron High School graduate and is the son of Adam and Kristina Davis. He plans to attend Ohio University to pursue a degree in Business. He will spend most of his summer in Texas as he completes military basic training for the Air National Guard and will continue on to AETC Tech School to continue coursework and training for his specific assignment. His high school accomplishments include four years on the academic honor roll, E-4 Naval Sea cadet, Varsity Football captain, and lettering in football, wrestling and baseball.



Hailey Kubitz is a graduate of Perkins High School and is the daughter of Geno and Michelle Kubitz. She will attend the Ohio State University this fall to pursue a degree in medicine with a goal of becoming a physician's assistant. Hailey lettered in cheerleading, choir, and academics. She was chosen for the BGSU Falcon Choral and Tri-M Music Honor Society. She volunteered as a family caregiver, as well as participating in many school functions. She is currently employed by Maca Root Juice Bar.



Cameron Frisch is a Perkins High School graduate and is the son of Jordan Whinnery, Melissa Frisch, and stepfather Art Killian. He has been selected to attend the University of Cincinnati to pursue a degree in Economics with the goal of becoming a successful construction company owner. He likes numbers but also found his passion for construction while employed by Moyer Construction. While in high school, Cameron volunteered several years for 4-H and OHgo, founded the Pirates United Club, played football, was captain of the swim team, and most recently joined the tennis team.



Gabe Montoya is a graduate of Bernalillo High School in New Mexico. He is the son of Katie Zickefoose and the late Joe Montoya. Gabe has been accepted to WyoTech where he plans to attain certifications in welding, diesel and automotive. Upon completion, he plans to join the Coast Guard to serve our country. His high school achievements include an internship with the Santa Ana Pueblo Wellness Program, varsity track & field, varsity cross country and powerlifting. He also completed coursework with the Double Eagle Aviation Academy.



Olivia Hartung is a graduate of Perkins High School and is the daughter of Jason and Lisa Hartung. She plans to attend the University of Cincinnati to pursue her goal of becoming a travel NICU nurse. Olivia was captain of the Varsity volleyball team and received several awards for her athleticism. She volunteered at volleyball camps, the bio club, yearbook club, Teen Leadership, OHgo, and Clothes for Confidence. She is employed by Brass Pelican and is also returning to Starbuck's in Cedar Point for a third season.



Taryn Tyler is a Monroeville High School graduate and is the daughter of Julie Tyler. She plans to attend Bowling Green State University to pursue a degree in business with a specialization in finance. Taryn was Vice President of Student Council and was a member of Teen Leadership and the Superintendent Advisory Group. She lettered in volleyball, basketball, and softball and was awarded several accolades in all three sports. She volunteered for Habitat for Humanity, the Salvation Army, Care and Share, and the athletic boosters. She is currently employed by Sunrise Energy & Nutrition and by the Village Barn.



Changes in Senior Management

Meet Steve Frankfather

Steve was promoted to Senior Vice President of Lending in March after serving as Vice President of Member Business. He has been with VLFCU for four years, but this year marks his 21st year in banking. He oversees both consumer and business lending and says of his team, “I am fortunate to work with a talented and compassionate group of professionals who genuinely care about the people we serve. We take pride in keeping our process local, personal, and flexible. That means faster decisions, greater understanding, and a team that always has our members’ best interest at heart.”

His goals for the lending department include further developing lending programs that support local businesses, families and individuals and states, “when our members and communities thrive, we all win. I have the privilege of helping people achieve some of life’s biggest milestones: buying a first home, financing a reliable car, growing a small business, or simply finding a little extra breathing room in their budget. Being part of those moments and seeing the positive impact we can make in our members’ lives, is incredibly rewarding.”

Steve is committed to moving the credit union forward, whether that’s making our processes more efficient, introducing new products, and finding ways to expand access to credit for more members, regardless of where they are in their financial journey. He is proud to support the mission of people helping people.

Steve earned a Bachelor’s Degree in Marketing from the University of Toledo and Master’s Degree in Finance from Walden University. Outside of work, he is all about family and the great outdoors. He has been happily married to his wife Ann Marie for 23 years and they have raised three wonderful children who keep life fun and purposeful. In his free time, you may find him out on Lake Erie fishing or on the golf course working on his game.



I am fortunate to work with a talented and compassionate group of professionals who genuinely care about the people we serve. We take pride in keeping our process local, personal, and flexible. That means faster decisions, greater understanding, and a team that always has our members’ best interest at heart.

Meet Alli Winters

Alli joined VLFCU in December of 2020 as a Branch Manager, and in 2023 was promoted to Senior Vice President of Operations. In April of this year, she was promoted to Chief Operations Officer and oversees all our branches, compliance, marketing, and member experience.

Alli is currently working to further expand a coaching environment that promotes education to both our staff and members to ultimately enhance the overall member experience. She states, “I like being able to streamline processes and work on projects that benefit our members.”

Alli has been in banking for eight years, but says of her experience at VLFCU, “I’ve never felt like I did enough for my community working for other financial institutions or organizations. VLFCU truly embodies community. It has been amazing to meet, work with and volunteer with others in our communities. Working for VLFCU is like wearing a badge of honor and I am proud to be a part of this great team!”

She is a graduate of Kent State University where she earned a Bachelor’s degree in Air Traffic Control. Alli and her husband, Dallas, have been married for six years, and together for nine years. She is an avid fan of Walt Disney World and has been to the “happiest place on earth” over 25 times!



I’ve never felt like I did enough for my community working for other financial institutions or organizations. VLFCU truly embodies community. It has been amazing to meet, work with and volunteer with others in our communities. Working for VLFCU is like wearing a badge of honor and I am proud to be a part of this great team!



For updates to our team and branches, go to our Facebook page facebook.com/VacationLandFCU

Operation: OVH Care Package

This past month we held a collection drive for the Ohio Veterans Home in Sandusky. Through your monetary donations and fundraising candy bar purchases, we were able to provide painting supplies, watches, wallets, body spray, sunscreen, earbuds, handkerchiefs, all-in-one trimmers, mouthwash, games, razors, and denture adhesives, totaling over \$800.

We thank our members and staff for their support in this effort. Should you wish to make a future donation to benefit the veteran residents at OVH, please contact Carla DuPont at 567-998-3951 or Carla.dupont@dvs.ohio.gov.



Did You Know?

- ⌚ The Ohio Veterans Home was opened in 1888 to provide a home for Ohio veterans who were disabled or otherwise unable to care for themselves. Since that time, over 50,000 honorably discharged servicemen and women have become residents of the Home.
- ⌚ The Home, built on 99 acres, includes a nursing home facility, an assisted living facility, an independent living facility, a pond, a cemetery, a picnic pavilion, ball fields, and recreation centers.
- ⌚ During its second century of continuous operation, the Home offers quality care to Ohio's wartime veterans in an atmosphere of comfort, privacy, and independence. A dedicated professional staff provides around-the-clock health care for all residents.
- ⌚ They currently serve 346 residents representing every branch of service. These brave men and women served in WWII, Vietnam, Korea Conflict, Iraq, Gulf War, and Afghanistan.
- ⌚ Volunteers are always needed, and groups can assist at one of their many events!



🌟 For updates on our community initiatives, go to our Facebook page facebook.com/VacationLandFCU

Important Regulation CC (Availability of Funds and Collection of Checks) Changes Effective July 1, 2025

In accordance with **12 CFR 229, Availability of Funds and Collection of Checks (Regulation CC)**, we are updating our Funds Availability Policy effective **July 1, 2025**. These changes impact when deposited funds will be available for withdrawal — increasing the amount made available to you for certain items presented for deposit.

Key Changes to Funds Availability:

- ⌚ The **first \$275** (previously \$225) of a check deposit will generally be available no later than the first business day after the day of deposit.
- ⌚ The threshold for large check deposits subject to extended holds has increased to **\$6,725** (previously \$5,525).
- ⌚ For new accounts, the amount of deposits available within the first business day has increased to **\$6,725** (previously \$5,525).

These updates align with adjustments mandated by Regulation CC. **Our general policy remains the same**—most deposits will continue to be available on the day of deposit. However, certain check deposits may be delayed for a longer period under the following circumstances:

- ⌚ We believe a check you deposited will not be paid
- ⌚ You deposit checks totaling more than \$6,725 on any one day
- ⌚ You redeposit a check that has been returned unpaid
- ⌚ You have overdrawn your account repeatedly in the last six months
- ⌚ There is an emergency, such as failure of computer or communications equipment



Stuff the Bus is Back!

The 2025 Stuff the Bus Erie & Huron Counties campaign is kicking off soon! Each year the program collaborates with local businesses, organizations, and community members to provide new backpacks and school supplies to local students in grades K-8. The program currently serves all school districts in Erie County, as well as Bellevue, Monroeville, New London, South Central, Willard, and St. Francis Xavier in Huron County.

The committee is asking for the community's assistance to help provide hundreds of backpacks to local students entering grades K-8. We are collecting new school supplies including backpacks, pencils, pens, colored pencils, markers, highlighters, 3-ring binders, glue bottles and sticks, scissors, pink erasers, folders, pencil boxes and pouches, wide ruled and college ruled paper, and composition books.

The campaign will run from June 16 to August 4, 2025, to give the committee and volunteers ample time to inventory donations, stuff backpacks, and deliver to the schools. Distribution of the backpacks will be coordinated by each local school district. Tax deductible monetary donations are also being accepted for backpacks and school supplies. Please make checks payable to the Sandusky Bay Kiwanis Community Service Corp and mail to:

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

Contact Heather Gilchrist at hgilchrist@vlfcu.org if you have questions about the program or would like your organization to become a Stuff the Bus partner.



About Stuff the Bus Erie & Huron Counties

Stuff the Bus Erie & Huron Counties is a committee comprised of the Sandusky Mall, Sandusky Bay Kiwanis Community Service Corp and VacationLand Federal Credit Union.



Upcoming Closings

Please keep in mind that all VLFCU branches will be closed to observe the following holidays:

- 🕒 **Friday, July 4, Independence Day**
- 🕒 **Monday, September 1, Labor Day**

Online banking, the VLFCU mobile app, Telephone Banking, and ATMs are available around-the-clock for your convenience.



Huron
2402 University Dr.
Huron, OH 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

f /VacationLandFCU
@ /VacationLandFCU
x /VacationLandFCU

📞 /VacationLandFCU
in /company/VacationLandFCU
vlfcu.org

T: 800.691.9299 • Telephone Banking: 419.621.8328

ESI EXCESS SHARE
INSURANCE

Federally Insured by NCUA.

