

CONNECTIONS

LIMITED-TIME HOME EQUITY LINE OF CREDIT PROMOTION

**INTRODUCTORY 6.25% APR (PRIME-1%) FOR THE FIRST
12 MONTHS. AS LOW AS 7.50% APR AFTER THE FIRST
YEAR. MINIMUM LOAN AMOUNT OF \$5,000.**



**NO
CLOSING
COSTS**



**NO
PROCESSING
FEES**

HURRY, OFFER ENDS OCTOBER 31, 2025!

Membership eligibility required with a minimum deposit of \$5.00 in a Share/Savings account. Member must be in good standing with VLFUCU, not eligible on refinance of current VLFUCU mortgage loans. All loans are subject to credit approval. First or second lien, 1-4 family, owner-occupied, primary residence properties only. APR = Annual Percentage Rate. 6.25% is a promotional rate good for only 12 months after the closing date. After the first 12 months, this APR is a variable rate with a minimum 7.50% APR to maximum 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 a margin of up to 2.50% for 90% loan-to-value HELOCs (7.50% as of 9/18/2025). \$50.00 Annual Fee. If the line of credit is closed within 36 months, fees may apply. Property and, if applicable, flood insurance are required. Minimum line amount \$5,000.00; 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 September 15, 2025 - October 31, 2025. Programs, rates and terms are subject to change or cancellation without notice.

NMLS ID: 556003



Your Privacy is Important to Us

Privacy Notice: Federal law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at <https://vlfcu.org/privacy.pdf>



To request a free copy of the Privacy Policy, give us a call at 800.691.9299.

Upcoming Events

The last quarter of the year is filled with events. Here are some highlights!

BAS Coats for Caring: *October 1 – November 6.* VLFCU is proud to continue our partnership with BAS Broadcasting. Drop off gently used winter coats and apparel to any VLFCU branch. Monetary donations also accepted.

Credit Union Member Appreciation Week: *Tuesday – Friday, October 14 – 17.* Stop by any VLFCU branch for giveaways, refreshments, and more!

Sandusky Witches Walk: *Saturday, October 18.* Join us for a great cause. Tickets and event details are available at www.sanduskywitcheswalk.com. Say hello to our “ticket witches” at registration.

VLFCU 13th Annual Toy Drive: *November 3 – December 12.* Drop off new, unwrapped toys for newborns to 18 years old or make a monetary donation at any of our five branches. These donations will be distributed among children in Erie and Huron counties.

Coats for Caring Drive-Up Event: *Saturday, November 8.* Stop by our branch located at 2911 Hayes Avenue in Sandusky from 11am – 2pm to drop off final donations. You don’t even have to get out of your car as we will be waiting for you in the front parking lot!

VLFCU 2nd Annual Santa Meet & Greet: *Saturday, December 6.* All VLFCU members and their families are welcome to take photos with Santa and Mrs. Claus, as well as the Grinch at this free event. Stop by the Hayes Avenue branch in Sandusky from 10am – 1pm for face painting, snacks, and giveaways. Friendly dogs on a short leash are also welcome for holiday photos!

Perkins Township Winterfest: *Saturday, December 6.* After visiting Santa at our Hayes Avenue branch, stop in for more holiday festivities at the Perkins Township Winterfest from 3pm – 8pm at Strickfaden Park. VLFCU is happy to be the Presenting Sponsor of this event. Look for us in the big tent!

VLFCU Holiday Celebration and Toy Drive Wrap-Up: *Saturday, December 13.* Entertain the kids as you finish your holiday shopping at the Sandusky Mall from noon – 4pm! Final donations for the VLFCU Toy Drive can also be dropped off during this time.



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



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.

- 📅 **Columbus Day:** Monday, October 13, 2025
- 📅 **Veterans' Day:** Tuesday, November 11, 2025
- 📅 **Thanksgiving Day:** Thursday, November 27, 2025
- 📅 **Christmas Eve:** Wednesday, December 24, 2025
- 📅 **Christmas Day:** Thursday, December 25, 2025
- 📅 **New Year's Eve:** Wednesday, December 31, 2025
- 📅 **New Year's Day:** Thursday, January 1, 2026

We're Saying Goodbye to Paper Courtesy Notices

Starting October 1st, we'll no longer be mailing courtesy notices for non-sufficient funds (NSF), overdraft and transfer fees, or member business loan statements. Instead, we're making a conscious effort to cut down on paper waste—and by doing so, **we'll save more than 12 trees every year!**

No need to worry though—you'll still be able to see these fees in plenty of easy ways. You can check your monthly statement, log in to Online Banking, use the VLFCU mobile app, call Telephone Banking, or even get the info sent straight to you through text alerts.

It's a simple change that helps us stay connected while doing something good for the planet. Thanks for helping us make a difference!

Meet the Member Business Team

At VacationLand FCU, we're not just bankers; we're your Northern Ohio neighbors and dedicated partners. We understand the local market because we live and work here — ensuring your business, your goals, and our community always come first.

Locally Grown Expertise

As your local credit union, we provide responsive, personalized service that big banks can't. We're here to help you make swift, informed financial decisions and guide your business every step of the way.

Comprehensive Banking Solutions

We offer a full range of business tools: Checking & Savings, Commercial Loans, Lines of Credit, and Business Credit Cards. Manage your operations with Payroll & ACH, Merchant Services, Remote Deposit Capture, and Online & Mobile Banking. We'll tailor the ideal combination for your unique business needs.

The Credit Union Difference

Unlike traditional banks, credit unions are not-for-profit and owned by their members. This means there are no outside shareholders driving profits at your expense. When you join VacationLand FCU, you share in our success through better rates, lower fees, and reinvestment.

**Local. Comprehensive.
Different. Business
Banking As It
Should Be.**



*David Jennings
Vice President,
Business Lending*



*Cassidy Haas
Member Business
Operations Manager
NMLS ID:1732222*



*Sarah Miller
Business Credit Analyst/
Portfolio Manager*

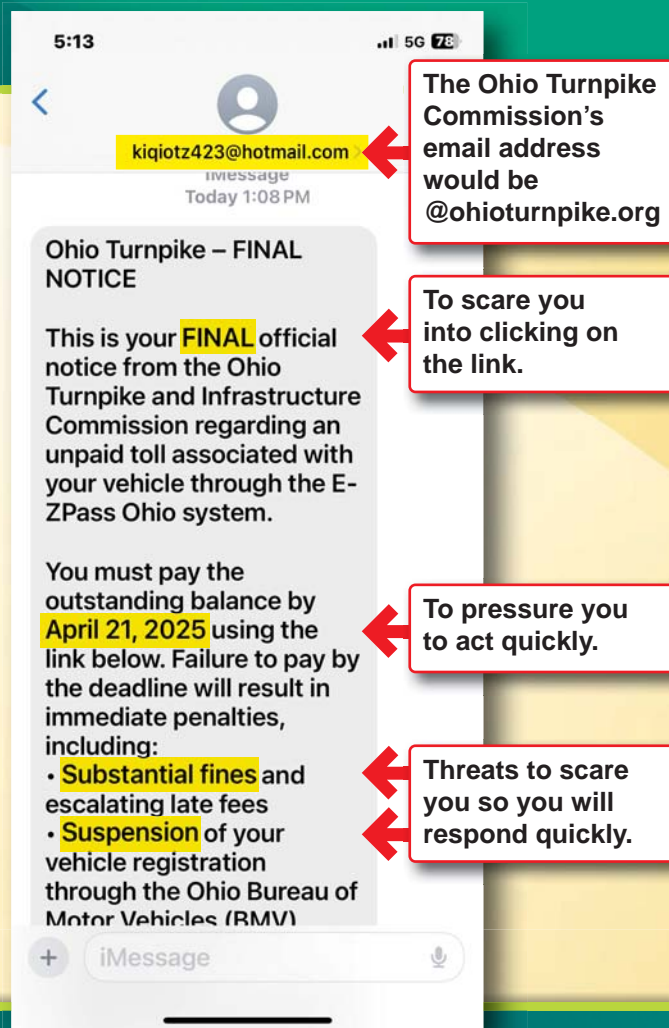
SENIOR CONNECTIONS

Don't Fall For It! Turnpike Toll Text Scam *By Sue Daugherty*

To avoid being scammed, follow this one rule... NEVER click on a link sent to you on your smart phone or computer, without verifying it is safe. Serving Our Seniors can help you verify if your link is safe—or not.

I received a text scam recently. I use the turnpike almost every week. When I received a text message telling me I had an unpaid toll, I could have easily assumed it was legitimate. It wasn't! See to the right for how I knew the text message was not from the Ohio Turnpike Commission. The turnpike toll scam is so pervasive that the Ohio Turnpike Commission has a dedicated phone number for people to call: **440-971-2222**. This number will give advice on what to do if you receive such a text.

To file a report about this scam, contact the FTC (<https://reportfraud.ftc.gov>). Or, you can call Serving Our Seniors (419-624-1856) and ask for a Senior Advocate Assistant to help you file this report online.



We Can Reduce the Chances of a Home Repair Rip-Off

This is the time of year that older people are preyed upon, by the unscrupulous, to perform home repairs that never materialize. The older person can be misled or pressured to hire a person who portrays themselves as available and capable of doing the work.

Before you decide to let anyone come to your home for any type of home maintenance or home repair work, **call Serving Our Seniors (419-624-1856) first!**

Retired Police Officer, Chris Rankin, has been working with Serving Our Seniors, as a Consumer Protection Advocate. He helps Serving Our Seniors to prevent older adults from being a victim. He has the skills to conduct public records searches and identify those who have a history with law enforcement and/or the court system. We can share with you the public record information of the person you are considering to hire.

There is no cost for you to use this service.

Content courtesy of Serving Our Seniors



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

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T: 800.691.9299 • Telephone Banking: 419.621.8328

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INSURANCE

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