

# CONNECTIONS

## Community Connection Leading Us into a Bright New Year

As winter approaches, and the glimmering of holiday lights shine, we wish you and your family a truly wonderful time filled with warmth and joy. It is in this spirit of good cheer that this season reminds us of the profound importance of community and connection, and we are incredibly grateful for your vital presence within ours. Your continued commitment to us is the core of our success, and we want to express our deepest gratitude to our members for choosing VLFCU as your financial partner.

I am pleased to report a positive outlook as the year draws to a close. 2025 has presented its share of economic challenges; however, through a steadfast commitment to disciplined financial management and the continued confidence placed in us by our valued members, VacationLand has not only met these challenges head-on, but also emerged stronger and more resilient. This sustained strength is a testament to our prudent planning and operational efficiency, ensuring we are well-positioned to meet and exceed expectations.

Our financial performance in 2025 has been robust, reflecting the sound decisions and careful stewardship of resources. Key financial indicators are performing exceptionally well, with our core ratios demonstrating a healthy standing when compared to industry benchmarks and peer organizations. We are particularly encouraged by the significant 8% growth in our asset size over the past year, a clear indicator of our expanding reach and operational capacity. Even within a demanding lending landscape throughout 2025, VacationLand has achieved a Return on Assets (ROA) of 0.57%. This figure not only represents a strong performance but also places us comfortably within the upper tier of our peer group, showcasing our ability to generate returns effectively.

Looking ahead, our 2026 business plan and budget are nearing completion, and they point towards another year of strength. Our Capital Ratio currently stands at an impressive 12.57%, a level that signifies exceptional financial stability. This robust capital base is a critical factor in assuring our long-term sustainability and our unwavering commitment to providing the highest level of service to you. You can rest assured that we remain a stable and reliable partner, dedicated to serving your needs effectively for many years to come.

**Our success can be attributed to the dedication of our incredible staff, the insightful leadership of our Board of Directors, and most importantly, the unwavering support of our valued members. Thank you all. I would like to wish everyone a safe, healthy, and happy holiday season. May it be a time of reflection, joy, and anticipation for a new and bright year ahead.**



*Bryan P. Myers*

Chief Executive Officer  
VacationLand Federal Credit Union



### 1099 INT Notice

As you make preparations to report your 2025 taxes, please remember that you will find your year-end interest statement, form 1099 INT, included at the end of your December 2025 statement. You will also be able to see the total amount of interest you paid during the year on a vehicle loan; this will be required if you are trying to claim the new auto loan interest deduction that resulted from the One Big Beautiful Bill. If you have online banking, you can access this from the Member Services menu by clicking on e-statements and choosing December 2025.

# VLFCU Scholarship


Attention High School Seniors and Guardians! The VLFCU scholarship application is available online at [www.vlfcu.org/scholarship](http://www.vlfcu.org/scholarship) or you can pick up a copy in any branch lobby. Requirements include:

- ⦿ Primary or custodial account holder for a minimum of one year as of March 1, 2026
- ⦿ Minimum GPA of 2.5
- ⦿ 2026 high school graduate pursuing post-secondary education

Our panel of judges will base their decisions on leadership qualities, school involvement, community involvement, and a written essay as listed on the application.

Send your applications postmarked by March 1, 2026, for your chance to receive one of six \$1,000 scholarships.



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

## Notice of Annual Meeting

The Annual Membership Meeting is scheduled for Wednesday, March 11, 2026, at 8:00 am. This meeting will be held at our Sandusky branch located at 2911 Hayes Avenue. If you are interested in attending or need more information about elections for the Board of Directors, please contact Connie Wilson at 800-691-9299, ext. 1364. All members are welcome to attend!

**SAVE  
the  
DATE**

## Take Control with Our Balance Transfer Promotion

**Start the New Year with less stress!** As the credit card statements arrive in January, don't worry about how you will budget your holiday generosity. Simply bring them to one of our branches to consolidate them into one easy monthly payment on a VLFCU Visa™ Credit Card.

From January 5, 2026, through February 28, 2026, you can transfer your high interest credit cards and receive a 0.00% APR<sup>1</sup> for the first 12 months<sup>2</sup>! You will pay a 3.0% balance transfer fee on the amount of each transfer up front but save in the long run because you will have 12 months of no interest so you can pay down the debt faster. Compare this to your store credit cards, some with interest rates as high as 35% APR!



**Call or stop by any of our five branches for more information on this cost-savings offer!**

Membership eligibility is required with a minimum deposit of \$5.00 in a Savings account. Member must be in good standing with VLFCU. No promotions are eligible with any other offer of discounts. 1. APR = Annual Percentage Rate. 2. Intro/Promo rate of 0.00% APR applies for twelve months after you transfer a balance. There is a balance transfer fee of 3% of the amount of each balance transfer. To qualify for the intro/promo rate, balance transfers must be completed during the promotional period of January 5, 2026 - February 28, 2026. Balance transfers may not be used to pay down an existing VLFCU debt. After the intro/promo period ends, the APR will be (Prime + 6.90% to Prime +17.90% as published in the Wall Street Journal), based upon your credit worthiness. APR may vary but will not exceed 18%. Foreign transaction fee up to 1% of each transaction amount applies to purchases made outside of the U.S., regardless of whether you are located inside or outside the United States at the time of the transaction. Subject to change or cancellation without notice.



# Streamlining Our Checking Accounts

We are modernizing our checking accounts to align them with today's trends and member requests. These changes will take effect in mid-late January 2026. All members will soon receive or have already received a mailer from VLFCU disclosing these changes, as well as other important details. Please refer to those documents or call us with any questions.



## ESSENTIAL CHECKING

*"Simple. Secure. Everything you need, nothing you don't."*

Our Essential Checking is designed for simplicity and convenience. Enjoy unlimited transactions, easy access to your funds, and the flexibility you need for everyday banking.

### Key Features:

- Free to Open
- No Monthly Maintenance Fee
- No Balance Requirements
- Free Debit/ATM Card
- Free Digital Access
- Direct Deposit Capability



## GOLDEN CHECKING

*"Enjoy smooth sailing in your golden years."*

Our Golden Checking is the perfect blend of simplicity and value for those who want a hassle-free account, with a few extra benefits for members 60+.

### Key Features:

- Earns 0.10% in Dividends
- Free to Open
- No Monthly Maintenance Fee
- No Balance Requirements
- Free Debit/ATM Card
- Free Digital Access
- Direct Deposit Capability
- 2 Free Boxes of Checks per Year
- Up to 5 Non-Proprietary ATM Fees Waived per Month



## ELEVATE CHECKING

*"Take your money further."*

Our Elevate Checking is perfect for those who value growth and flexibility while enjoying all the conveniences of modern banking.

### Key Features:

- Earns 0.25% in Dividends on a Maintained Daily Balance of \$1,500 or More
- Free Debit/ATM Card
- Free Digital Access
- Direct Deposit Capability
- Up to 5 Non-Proprietary ATM Fees Waived per Month
- Free Cashiers Checks and Money Orders
- Discounted Safe Deposit Box Fees

## ITM Video Available

We have mentioned the ITMs at our Norwalk branch, but now you can access a video tutorial that illustrates the features of these Interactive Teller Machines. Watch as our Member Experience Manager, Kayleigh Pylant, walks you through the steps and benefits of this technology! Scan this QR code or visit [www.vlfcu.org/itm-video](http://www.vlfcu.org/itm-video)



## 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.

- ⌚ Wednesday, December 31, 2025: New Year's Eve
- ⌚ Thursday, January 1, 2026: New Year's Day
- ⌚ Monday, January 19, 2026: Martin Luther King Jr. Day
- ⌚ Monday, February 16, 2026: Presidents' Day



Season's  
**GREETINGS**  
& HAPPY NEW YEAR



VacationLand Federal Credit Union  
P.O. Box 2257  
Sandusky, OH 44871-2257

PRE-SORTED  
STANDARD  
US POSTAGE PAID  
SANDUSKY, OH  
44870  
PERMIT #35

## SENIOR CONNECTIONS

### How Can Serving Our Seniors Help Me?

#### Help To Afford Your Medications

Thanks to the generosity of several private individuals, Serving Our Seniors is able to provide financial assistance to help cover the cost of medications on a one-time basis.

If you are living with diabetes, congestive heart failure (CHF), high blood pressure, chronic obstructive pulmonary disease (COPD), glaucoma, cataracts, or macular degeneration, Serving Our Seniors may be able to help if you cannot otherwise afford to fill these prescriptions.

Assistance is available once per year, up to \$600 per person, **for Erie County Residents, ages 60 and older**. Please note that scheduled substances cannot be purchased with these funds.

**For more information, or to request a Serving Our Seniors Application for Cost-Sharing for Medication, call 419-624-1856 and ask to speak with a Senior Advocate or Senior Advocate Assistant.**



Senior Advocates for 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

/VacationLandFCU  
 /VacationLandFCU  
 /VacationLandFCU

/VacationLandFCU  
 /company/VacationLandFCU  
vlfcu.org

T: 800.691.9299 • Telephone Banking: 419.621.8328

**ESI EXCESS SHARE**  
INSURANCE

Federally Insured by NCUA.

