

2025 COMMUNITY IMPACT REPORT



Federally Insured by NCUA



 VacationLand
Federal Credit Union

DATE 11-2-25 ⁵⁶⁷⁸

PAY TO THE ORDER OF Monroeville Robotics \$ 1,000.00

One Thousand & 00/100 DOLLARS

MEMO Donation VacationLand Federal Credit Union

⑆456780000 ⑆000000000 ⑆5678

From Sandusky roots to regional reach, we remain your lifetime financial anchor.

VacationLand Federal Credit Union (the Credit Union) was founded in 1956 by employees of the Sandusky, Ohio General Motors plant. In 2001, the Credit Union expanded its field of membership to include anyone who lives, works, worships, attends school or has a business or organization in Erie County, Ohio.

In 2010, the Credit Union extended its membership into Huron County, Ohio by merging with School Employees Federal Credit Union (SEFCU) to include employees of the Boards of Education who work in Huron County and employees of the Board of Education of EHOVE Joint Vocational School in Erie County.

In 2017, the Credit Union expanded its membership through the merger with the Sandusky, Ohio Edison Employees Federal Credit Union. Membership eligibility extends to employees of the Ohio Edison Company who work in Sandusky, Bellevue, Port Clinton or Norwalk, Ohio; spouses of persons who died while within the field of membership of this credit union; retired persons, members of their immediate families, and organizations of such persons.

In 2020, the Credit Union once again expanded its field of membership to include anyone who lives, works, worships, attends school or has a business

or organization in Huron County, Ohio; York Township, Sandusky County, Ohio; Adams, Thomas, Reed and Venice Townships, Seneca County, Ohio; and the Village of Green Springs, Ohio.

In 2026, the Credit Union further expanded its field of membership after receiving official approval from the National Credit Union Administration (NCUA). This expansion extends the Credit Union's financial services and mission into Lorain, Ottawa, and Sandusky counties. Building on its history of serving Erie and Huron counties, this growth allows the organization to provide its full range of products to these new communities, reinforcing its commitment to improving the financial well-being of its members.

Today, VacationLand Federal Credit Union is a member-owned, not-for-profit financial cooperative dedicated to being the lifetime financial institution of its members, by providing services at lower or no fees, or loans with lower rates plus deposit products with higher dividend rates.



We are guided by our core values. We exist as a not-for-profit cooperative to serve and surpass by providing value and financial freedom.

HONORING OUR HERITAGE, DEFINING OUR NEXT CHAPTER



IN OUR DNA FOR OVER 70 YEARS

We are member-owned

As a member-owner, regardless how much you save or borrow, you determine who serves on the Board of Directors. You have one vote for each open Board of Director seat. Also, as a member-owner, annual meetings are open to you. We encourage you to attend.



We are a cooperative

Cooperatives pool resources for the common good. In like fashion, depositors of VacationLand FCU pool funds to lend to one another. Through our structure and operation, credit unions carry out the credit union philosophy of “people helping people.” At VacationLand FCU, you’re not just an account number—you’re a member helping other members.



We are volunteer-driven

Each member of our Board of Directors is an unpaid volunteer you have elected to work in your best interest. Directors serve on Asset/Liability Management, By-Laws, Policy, Facilities, Marketing and Nominating committees, assisting management in making decisions on how to improve member products, service and operational efficiencies.



We are not-for-profit

We are out to protect your wallet, not fill our own! We return profits to you, the members, in the form of lower loan rates, higher dividend rates, and low or no fees for services.



MORE THAN A TRANSACTION. WE FORM LIFETIME CONNECTIONS.

We are not a bank. We are not a payday lender. We are a low-cost financial institution that you will want to be affiliated with for a lifetime. If you have experienced the VacationLand Federal Credit Union difference, please encourage your family and friends to discover the benefits of membership. We appreciate the opportunity to serve you, and we value your membership.



OWNED BY OUR MEMBERS AND DRIVEN BY COMMUNITY

VacationLand Federal Credit Union is a federally chartered credit union, regulated by the National Credit Union Administration (NCUA), an agency of the federal government. Credit unions are the only democratically controlled financial institutions in the United States. Members elect a volunteer board of directors to govern the credit union. In contrast, banks are for-profit entities, governed by a paid board of directors, with all profits benefitting the bank shareholders.

The Credit Union offers its members a full suite of financial products including mortgage, home equity, consumer and credit card loans and a wide array of savings, checking, money market and certificate of deposit products.

The Credit Union supports community employment opportunities by funding local small businesses. Business loan products include equipment, auto, truck, lines of credit and commercial real estate loans.

With \$320.9 million in assets, VacationLand Federal Credit Union, headquartered in Sandusky, Ohio, serves over 20,700 members, businesses and organizations at five branch offices and 11 ATMs in the cities of Sandusky, Huron, Norwalk and Vermilion. We serve our members at over 5,600 CO-OP Shared Branches and at over 40,000 MoneyPass and over 5,000 Alliance One ATM locations in the U.S. Through 24-hour online banking, Mobile Deposit and Telephone Banking, we serve members wherever they are.

VacationLand Federal Credit Union is a member of Corporate One Federal Credit Union and Corporate Central Credit Union, National Credit Union Administration's Central Liquidity Facility, Federal Reserve Bank of Cleveland's Discount Window and the Federal Home Loan Bank of Cincinnati. VacationLand Federal Credit Union is an Equal Opportunity Employer and an Equal Housing Lender.

VacationLand Federal Credit Union received Low-Income Designation through the NCUA, providing benefits to VacationLand to help serve members who have challenges accessing financial products and services. Low-income designation benefits include:

- Accepting non-member deposits from any source
- A gateway to Community Development Financial Institution (CDFI) certification
- Opportunities to apply for grants and low-interest loans

Our vision

Our vision is to be our members' chosen lifetime financial partner and to improve our communities for future generations.

Our mission

We are a member-owned, not-for-profit financial cooperative dedicated to being the lifetime financial institution of its members, by providing services at lower or no fees, or loans with lower rates plus deposit products with higher dividend rates.



\$320.9 million in assets



20,700 members



5 branch offices & 11 ATMs



**Membership in Erie, Huron, Lorain,
Ottawa and Sandusky Counties**



 **VacationLand[®]**
Federal Credit Union

Elected by you, with an eye towards protecting your financial future.

The 2025 Board of Directors is comprised of seven volunteers, elected by you, the members, who are responsible for the governance, direction and control of the affairs of VacationLand Federal Credit Union in accordance with National Credit Union Administration rules and regulations and sound business practices.

The Board of Directors dedicates its time and talent to make VacationLand Federal Credit Union a premier credit union. It delegates the day-to-day activities through policies to Senior Management of the Credit Union.

Directors serve for a term of three years with terms expiring at the end of each annual meeting. The Director positions expire as follows: three Director Positions expire in one year and two Director Positions in each of the succeeding two years.

Monthly meetings are held by the Board of Directors to conduct the business of the credit union by reviewing its performance and policies. Once per year the Board of Directors also meets with Senior Management for a full day session to develop the three-year strategic plan.

Joel Hassinger Vice Chairman (2028)
Facilities, Marketing, Nominating

Tracy Luc Treasurer (2027)
By-Laws, Nominating

Christine Giardina Director (2026)
Asset/Liability Management

Jude Hammond Chairman (2028)
Asset/Liability Management, By-Laws, Nominating

Elmer Lippert Director (2027)
Asset/Liability Management

Marcia Renande Secretary (2026)
Asset/Liability Management, Marketing

Jan Sadoski Director (2027)
Policy



Jude T. Hammond Chairman of the Board of Directors

Charting new territories anchors the next chapter of our landmark journey.

Another successful year for our Credit Union! I feel like I am a broken record. There is an old saying that goes “success breeds success.” VacationLand is the epitome of this saying, having experienced financial success year-over-year for several consecutive years. As a testament to our continued success, we have exceeded \$320 Million in asset size, we are serving over 20,000 members, and we now have five branches – Hayes Avenue, Perkins Avenue, Vermilion, Huron, and Norwalk. The Board of Directors are proud of these accomplishments and recognize that we share this success with our members, management, and staff. It is said that success is a journey and not a destination. We are truly in the midst of a successful journey!

This annual report gives us the opportunity to look back over the past years and update our members. It also provides a platform to discuss the future for our organization. Last month, we were informed by the National Credit Union Agency that our field of membership has been expanded to include Lorain County, Ottawa County, and all of Sandusky County. This is a landmark opportunity for our Credit Union.

At the beginning of this century, we were approved to expand our membership to all of Erie County. At that time, our membership included members of the UAW Local 913, Firelands Health Systems, and Erie County employees and their family members. Our membership was less than 10,000 and our asset size was less than \$100 Million. Our operation was contained within two branches – Hayes Avenue and Perkins Avenue. Since then, we successfully expanded our field of membership to include Huron County and parts of Sandusky and Seneca County. Our membership has more than doubled and our asset size has more than tripled.

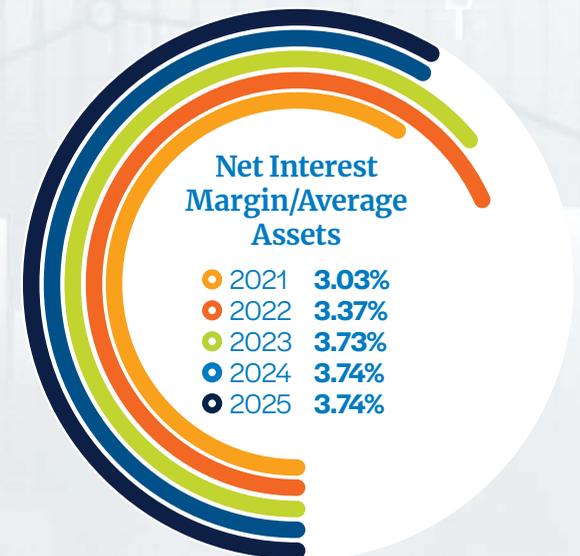
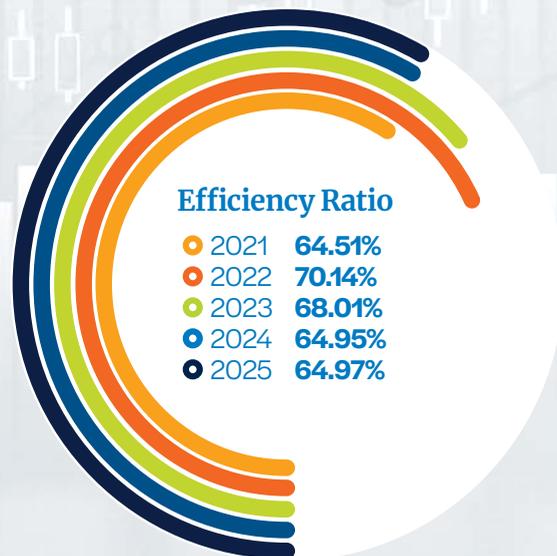
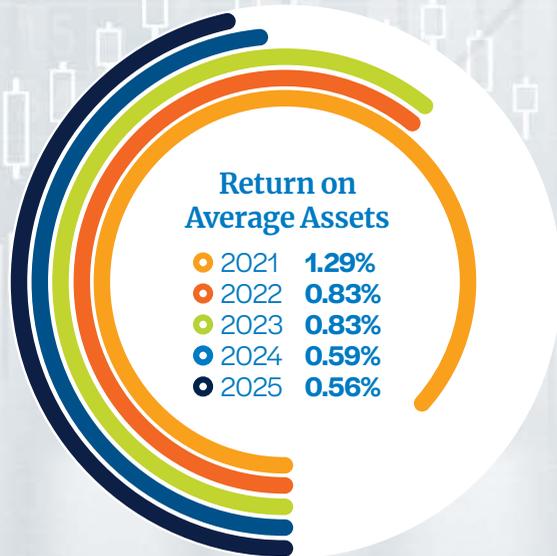
We will need to develop and execute a plan to serve our potential new members in Ottawa, Sandusky, and Lorain counties. How far will we grow with this expansion in 2026 and beyond? Stay with us and find out as our journey of success continues!



WE THANK YOU ALL FOR MAKING VACATIONLAND FEDERAL CREDIT UNION YOUR PRIMARY FINANCIAL INSTITUTION.

FINANCIAL HIGHLIGHTS FROM 2025

In a fluctuating economic landscape, our 2025 financial performance remained anchored by disciplined fiscal management, ensuring a strong capital position and the continued delivery of competitive rates to our members.



Your lifestyle. Your bank.
Tracy Luc Treasurer of the Board of Directors

Steadying the course with financial stability and anchoring every member in lifelong security.

Thanks to the loyalty of our long-term members and the influx of new members, I am pleased to report VacationLand Federal Credit Union maintained a healthy financial position throughout 2025. Net Income for 2025 was \$1,761,440. The 2025 Return on Average Assets decreased to 0.56% compared to 0.59% in 2024.

Membership ended 2025 at 20,702, a slight decrease from 20,763 in 2024. This small fluctuation is normal and does not affect our strong financial position. We continued to manage the Credit Union with integrity and sound oversight, ensuring safety and member confidence while positioning the organization for future growth.

Deposit Insurance Coverage up to \$750,000

VacationLand Federal Credit Union's deposit insurance coverage is up to \$750,000 on all Depository accounts. The NCUA's National Credit Union Share Insurance provides the first \$250,000 of deposit insurance. The remaining \$500,000 level of deposit insurance is provided by private insurance from Excess Share Insurance Company, paid for by VacationLand Federal Credit Union.

More and more individuals, families and small local businesses are discovering the benefits of a not-for-profit financial cooperative and are moving their money from banks to credit unions. This year, our deposits increased by \$15.8 million or by 6.11% to \$274.8 million. With inflation easing and deposits rising, member confidence in VacationLand Federal Credit Union remains strong. The increase in deposits has provided greater funding

capacity, allowing us to continue supporting our members with loans for homes, cars, lines of credit, and business ventures.

2025 and Beyond

VacationLand Federal Credit Union makes decisions with our members' long-term interests in mind. We will continue our history of giving back to our members in the form of better rates, low or no fees and more affordable financial services. As in past years, we continue to do our best to deliver member-driven service as evidenced by continued capital investments in our information technology and related software, ATM network, branch operations, and website. Thank you for your confidence and loyalty in our Credit Union.



On behalf of the Board of Directors, we wish to extend our thanks to the staff and management for meeting the financial needs of our members with such great care and commitment.

William Stauder Chairman Supervisory Committee

Securing your financial future through steadfast oversight and integrity.

The Supervisory Committee consists of members appointed by the Board of Directors to serve one to three year terms. These volunteers are responsible for assuring the safety of the credit union's assets and deposits, the soundness of management and compliance with various financial and regulatory requirements.

In fulfilling these responsibilities, the Supervisory Committee recommends to the Board of Directors for ratification the appointment of an independent audit firm to annually examine the financial statements of the Credit Union.

An audit of the 2025 financial statements is being conducted by Doeren Mayhew CPAs and Advisors. The 2024 audit report stated that VacationLand Federal Credit Union's financial statements present fairly, in all material aspects, our statements of financial position, results of operations and cash flows. You can request a copy of the 2025 audit report, which will be available on or about April 30, 2026, from Matthew Stahl, CPA, Chief Financial Officer, at 2911

South Hayes Avenue, Sandusky, Ohio 44870, or by calling 419.609.2718.

The National Credit Union Association also conducts periodic examinations of the records, policies, practices and the application of NCUA regulations upon VacationLand Federal Credit Union. VLFCU was examined by the NCUA during 2024 and are pleased to report that we received a favorable report from the NCUA.

Just like the Board of Directors, the Supervisory Committee also holds monthly meetings to, among other things, review internal audit services, internal controls and risk management processes,

and examinations by regulatory agencies and the independent audit firm.

A representative of the Supervisory Committee attends the monthly Board of Directors meetings and shares their findings. To date, the Supervisory Committee has reported that, in their opinion, VacationLand Federal Credit Union has operated in a fiscally safe and sound manner and, in all material aspects, in accordance with applicable accounting, federal, state, and NCUA regulations.

2025 Supervisory Committee members are: William Stauder, Jacquelyn Streng, Christopher Palmer, Jill Schroeder and Hunter Baryliski.

WE ARE HOPEFUL THAT 2026 WILL BE ANOTHER GOOD YEAR FOR VACATIONLAND FEDERAL CREDIT UNION AS WE ALL WORK TOGETHER TO SERVE YOU, OUR MEMBERS.

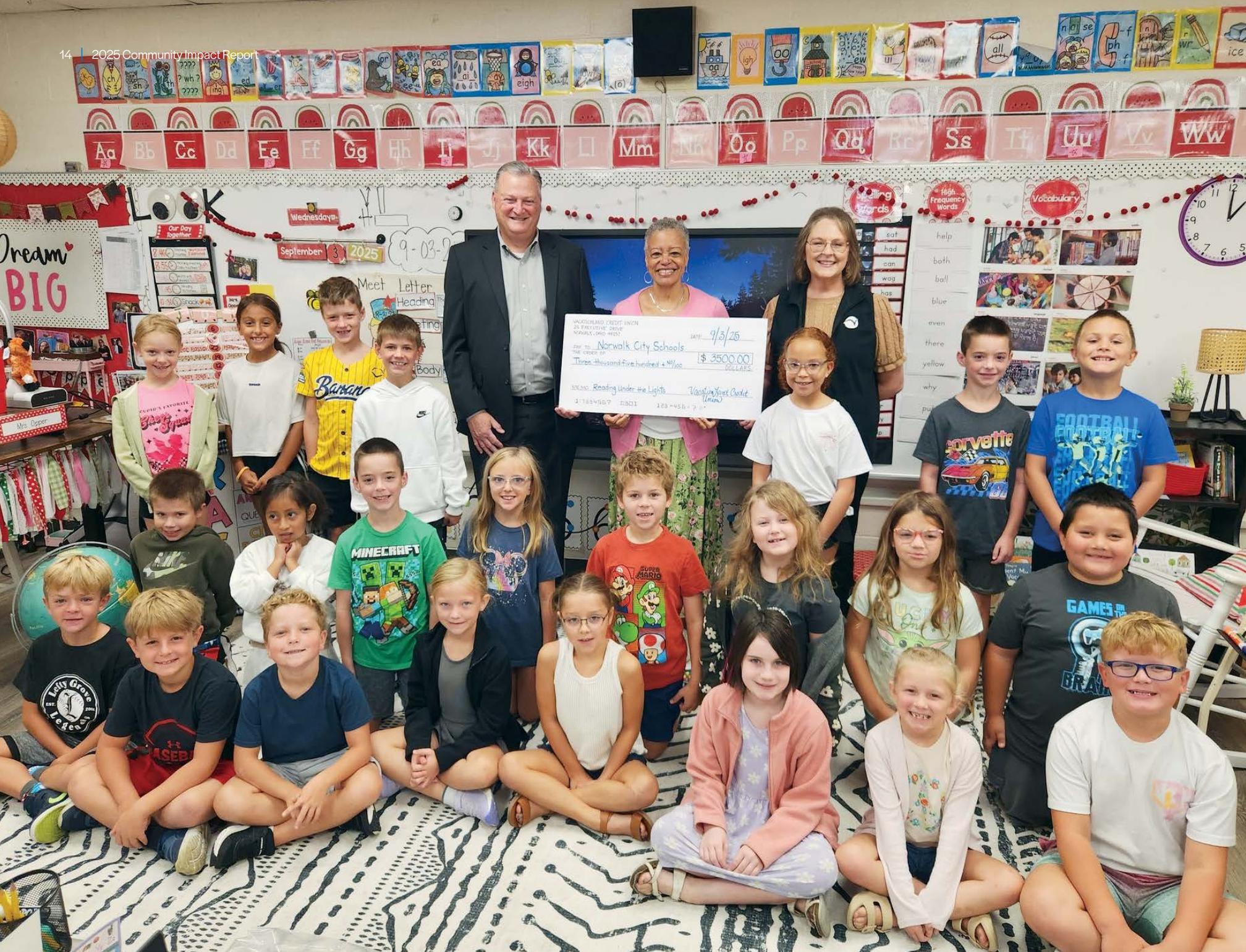




YOUR TRUST IS OUR PRIORITY.



Experience the Credit Union Difference



WATERLAND CREDIT UNION
20 FREDERICK DRIVE
NORWALK, OHIO 44132

DATE: 9/3/25

Pay to: Norwalk City Schools \$ 3500.00
THE ORDER OF

Three thousand five hundred & no/100 DOLLARS

MEMO: Reading Under the Lights Vasquez Street Credit Union

17834567 0001 123-456-7 1111

Bryan P. Myers Chief Executive Officer

Our shared values have charted a course for expansion, **proving we are stronger together.**

As I reflect on 2025, I am filled with pride and gratitude for what we have accomplished together. This past year was defined by remarkable growth, driven by our unwavering commitment to you, our members. By expanding our reach and deepening our impact, we have ensured that our cooperative spirit benefits an ever-growing community. Your trust remains the cornerstone of our success. Together, we begin our next chapter, confident in the strong partnerships we've cultivated and exploring the opportunities that lie ahead.

Over the past year, we set ambitious goals and delivered significant progress — most notably our successful field of membership expansion into Lorain, Ottawa, and Sandusky counties. This strategic initiative allows us to welcome new voices into our Credit Union family, bringing fresh perspectives that enhance our collective strength.

Our financial performance in 2025 remained robust, a testament to sound management and member loyalty. We achieved an asset growth of 5.50% year-over-year, demonstrating sustained confidence in our institution. Despite a challenging lending environment, our ROA of 0.56% remains competitive within our peer group. Furthermore, our capital ratio stands exceptionally strong at 12.71%, providing a resilient foundation for the future. With our 2026 business plan and budget now complete, we are poised for another successful year, with our primary focus remaining steadfast on VacationLand's growth and the overall enhancement of your member experience.

Our success would not be possible without the diligence of our incredible staff, whose hard work propels this Credit Union. I also extend my sincere thanks to our Supervisory Committee and Board of Directors for their dedicated guidance and strong leadership. Most importantly, I thank you, our members, for your continued trust, loyalty, and active participation. Your support is the most vital element in our shared prosperity, and we are grateful for your continued membership in our Credit Union family.



It is a genuine pleasure to serve you, and we look forward to delivering the excellence you deserve in the years ahead.



Matthew D. Stahl, CPA Chief Financial Officer

A year of meaningful growth rooted in the communities we call home.

VacationLand Federal Credit Union achieved another year of strong financial performance in 2025, adding more than \$1.7 million to the Credit Union's capital through net income. Total assets increased by more than \$17 million to \$320.9 million, reflecting continued member confidence and sound financial stewardship. In the cooperative spirit of credit unions, we returned a record \$3.8 million to our members through dividends, favorable loan pricing, and other member benefits. Throughout 2025, the Federal Open Market Committee lowered the federal funds rate at all three of their meetings to end 2025.

2025 in Review

Net Income for the year ending December 31, 2025 decreased by 1.48% to \$1,761,440, compared to 2024 net income of \$1,787,886. Net income year-over-year decreased due to a rise in dividend (interest) expense and provision for loan losses.

Loan quality slightly declined in 2025 with net charge-offs to average loans increasing from 0.30% in 2024 to 0.40% in 2025. Delinquencies rose from 0.65% at 2024 year-end to 0.83% as of 2025 year-end.

Return on Average Asset (ROAA) is a key measure of a credit union's financial health. The 2024 ROAA decreased from 0.59% in 2024 to 0.56% on average assets in 2025.

Net Interest Margin for 2025 remained the same as 2024 at 3.74% primarily from rising yields on loans and investments from the multiple rate increases to the Federal Funds rate.

Revenues in 2025 increased by \$709,500 and totaled \$18,937,038 compared with \$18,227,538 in 2024. Revenue in 2025 was higher due to both variable rate loans and variable rate investments repricing higher with each rate increase in the market.

Total Expenses were higher than previous years, increasing year over year from \$16,439,652 in 2024 to \$17,175,598 in 2025. Operating expenses for the Credit Union were up year-over-year primarily

due to increases in Employee Compensation, Office Occupancy, Marketing and Loan Servicing expenses.

Total Assets rose by \$17,016,896 or 5.60%, reaching \$320,868,587 at December 31, 2025. The increase in the overall asset size was due to an increase in deposits of \$15,814,502 slightly offset by a decrease in FHLB borrowings of \$2,784,102.

Total Loans at December 31, 2024 declined by \$2,810,984 in 2025. The decrease was primarily driven from a decrease of \$4,550,510 in indirect vehicle loans and of \$901,135 in first lien real estate loans slightly offset by increases in home equity loans of \$3,445,112 and business loans of \$524,678.

Investments increased by \$4,080,073 to \$89,485,148 at year-end. **Investment Income** for 2025 rose 12.2%, to \$3,867,840, from the repricing of lower rate investments made during the pandemic that have matured and repriced higher throughout 2025.

Deposits rose by 6.11% ending the year at \$274,849,654. The increase in the deposit portfolio was primarily due to a large increase in share certificate balances and regular shares and was slightly offset by a decrease in nonmember certificates.

The Credit Union's **Equity** position climbed to \$40,789,874 at December 31, 2025. The **Capital to Asset Ratio**, another key indicator of financial strength and soundness, fell slightly to 12.71% at December 31,

2025 while the ratio was 12.84% a year ago. The ratios for both years are well above the 7.00% ratio required to be categorized as "Well Capitalized" under National Credit Union Administration (NCUA) regulations for prompt corrective action.

2026 A Look Ahead

Looking ahead to 2026, we have once again budgeted for two interest rate reductions, which could result in lower loan rates and increased lending activity. With a diversified balance sheet that includes a mix of fixed and variable rate loans, investments, member deposits, and wholesale funding sources, VacationLand is well positioned to navigate the challenges and opportunities that may arise in the year ahead.

Thank you to my colleagues at VacationLand and to our Board and Supervisory Committee members for their continued hard work and dedication. Most importantly, thank you to our members. VacationLand exists to serve you as a not-for-profit financial cooperative, proudly rooted in the unique communities along the northern shores of Lake Erie that so many of us are fortunate to call home.

FINANCIAL HIGHLIGHTS

(*UNAUDITED)

December 31,	2025	2024	2023	2022	2021
ASSETS					
Cash and Equivalents	40,144,478	24,434,090	11,390,325	8,280,296	35,460,457
Investments	89,485,148	85,405,076	90,862,953	96,564,392	99,278,784
Loans	182,489,841	185,300,826	186,147,144	182,169,539	170,162,633
(less) Allowance for Loan Loss	(2,326,038)	(2,199,159)	(2,101,497)	(1,956,291)	(1,907,734)
Land, Building and Equipment, net	7,730,957	7,669,573	8,126,590	6,257,433	6,392,725
Other Assets	3,344,200	3,241,285	2,993,165	2,690,142	3,381,233
Total Assets	\$ 320,868,587	\$ 303,851,691	\$ 297,418,679	\$ 294,005,511	\$ 312,768,098
LIABILITIES					
Other Liabilities	1,842,706	2,088,120	2,513,381	1,998,294	1,576,277
Notes Payable	6,722,586	9,506,688	14,702,102	17,953,632	22,890,764
Total Liabilities	8,565,292	11,594,808	17,215,483	19,951,926	24,467,041
Share Drafts	53,483,921	50,532,537	51,181,715	49,631,234	52,490,965
Shares	150,975,431	142,807,981	145,059,422	167,615,267	165,056,331
Certificates	70,390,302	63,352,374	50,737,723	27,882,733	34,481,047
Non-member Certificates	0	2,342,260	2,342,288	2,342,287	3,528,817
Total Shares	\$ 274,849,654	\$ 259,035,152	\$ 249,321,148	\$ 247,471,521	\$ 255,557,160
OWNERS EQUITY (CAPITAL)					
Accum Unrealized Gain/(Loss) - AFS	(3,336,233)	(5,806,704)	(6,358,500)	(8,281,814)	394,781
Undivided Earnings	40,789,874	39,028,434	37,240,548	34,863,878	32,349,116
Total Equity	37,453,641	33,221,731	30,882,048	26,582,064	32,743,897
Total Liabilities & Owners Equity	\$ 320,868,587	\$ 303,851,691	\$ 297,418,679	\$ 294,005,511	\$ 312,768,098
INCOME					
Loan Interest	11,831,140	11,604,870	10,335,269	8,496,052	8,488,359
Investment Interest	3,867,840	3,447,872	2,974,356	2,623,762	1,817,943
Non-interest Income	3,238,932	3,178,568	3,175,467	3,422,597	5,318,923
Gain/(Loss) on Sale of Assets	(874)	(3,772)	(4,710)	(343,003)	1,240
Total Income	\$ 18,937,038	\$ 18,227,538	\$ 16,480,382	\$ 14,199,407	\$ 15,626,465
EXPENSES					
Staffing	6,082,965	5,945,463	5,650,796	5,332,402	5,194,352
Dividends	3,829,799	3,537,380	1,937,898	465,976	737,989
Interest Expense on Borrowings	171,582	258,417	349,049	423,673	530,021
Provision for Loan Losses	870,342	652,028	526,723	375,000	445,000
Operating Expenses	6,220,909	6,046,364	5,569,791	5,087,594	4,867,799
Total Expenses	\$ 17,175,598	\$ 16,439,652	\$ 14,034,256	\$ 11,684,645	\$ 11,775,161
Net Income	\$ 1,761,440	\$ 1,787,886	\$ 2,446,126	\$ 2,514,762	\$ 3,851,304
FINANCIAL RATIOS					
Return on Average Assets (ROAA)	0.56%	0.59%	0.83%	0.83%	1.29%
Net Interest Margin	3.74%	3.74%	3.73%	3.37%	3.03%
Operating Expenses to Average Assets	3.94%	3.94%	3.79%	3.43%	3.38%
Efficiency Ratio	64.97%	64.95%	68.01%	71.65%	64.40%
Loans to Shares	66.40%	71.54%	74.66%	73.61%	66.58%
Allowance for Loan Loss to Total Loans	1.27%	1.19%	1.13%	1.07%	1.12%
Net Charge-offs to Average Loans	0.40%	0.30%	0.24%	0.18%	0.28%
Delinquent Loans to Total Loans	0.83%	0.65%	0.56%	0.51%	0.55%
Capital to Assets	12.71%	12.84%	12.52%	11.86%	10.34%
NUMBER OF MEMBERS	20,702	20,763	20,473	20,343	20,392
NUMBER OF EMPLOYEES	74	70	68	69	67

* Copies of audited Financial Statements are available upon request



Heather Gilchrist Assistant Vice President of Marketing

Cultivating a stronger community landscape by investing in student success and vital local outreach.

I am happy to report that VacationLand increased our community outreach initiatives in 2025. The generous support of our members makes such efforts possible, and we hope that together we will continue to find opportunities to improve our communities in the future.

Annual events such as Stuff the Bus Erie & Huron Counties, Coats for Caring, and the VLFCU Toy Drive continued to make a direct impact on those in need. In addition to these causes, VLFCU awarded six \$1,000 scholarships to high school seniors graduating from Huron, Perkins, Monroeville, and Albuquerque, New Mexico.

Public engagement in 2025 included financial education partnerships with the Erie County Intervention Court, the Sandusky Library, and the Huron Public Library to provide financial workshops on topics such as Budgeting, Identity Theft, and Inflation Proofing. Our team also delivered financial presentations to hundreds of

high school students through class visits to New London, Norwalk, Perkins, and Sandusky school districts.

YOUR CONTINUED SUPPORT TURNS LOCAL INITIATIVES INTO LIFE-CHANGING OPPORTUNITIES FOR STUDENTS AND FAMILIES ALIKE.



Six \$1,000 scholarships to high school seniors



Distributed \$83,050 in donations to 50 charities



Completed our \$20,000 pledge to the Fisher Titus Foundation



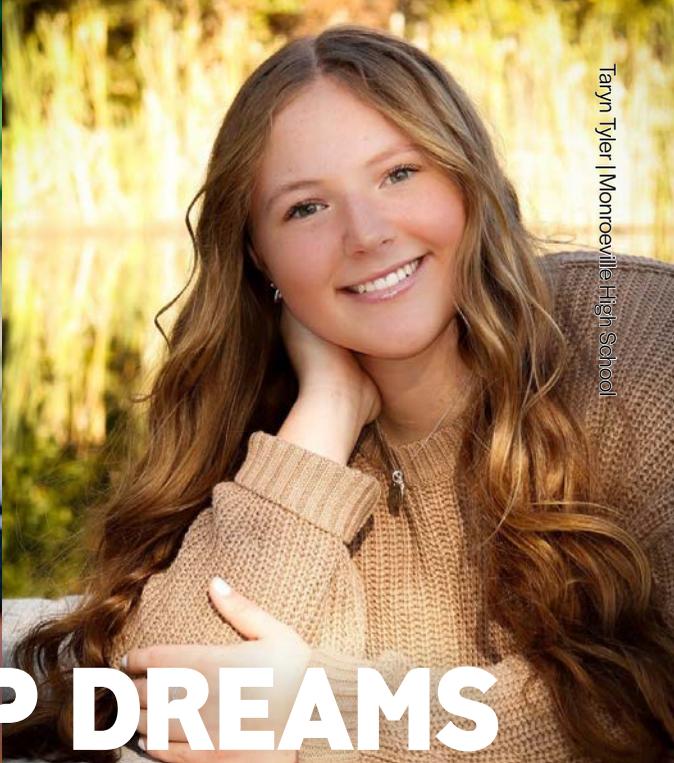
Financial presentations to school districts



Olivia Hartung | Perkins High School

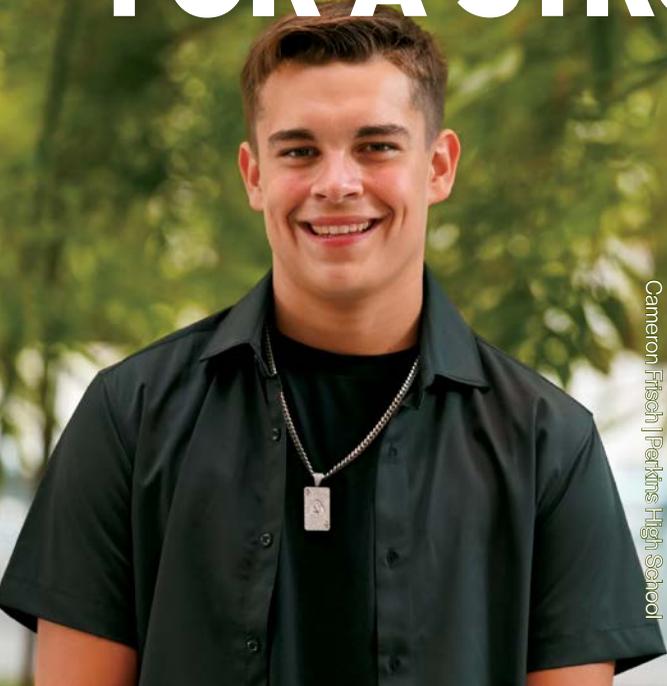


Benjamin Davis | Huron High School



Taryn Tyler | Monroeville High School

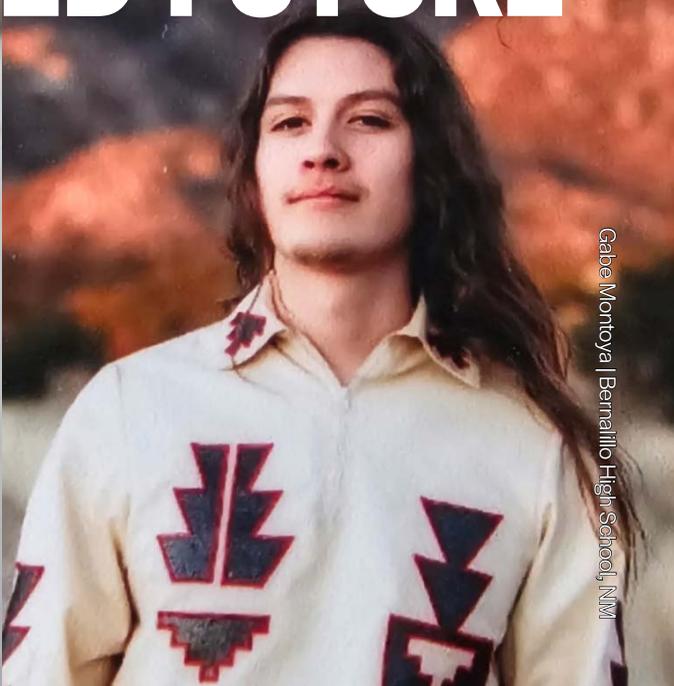
FUELING SCHOLARSHIP DREAMS FOR A STRONGER SHARED FUTURE



Cameron Fisch | Perkins High School



Hailey Kubitz | Perkins High School



Gabe Montoya | Bernalillo High School, NM



IN 2025, VLFCU DISTRIBUTED \$83,050 IN DONATIONS TO 50 CHARITIES AND ORGANIZATIONS, INCLUDING SIX SCHOLARSHIP RECIPIENTS. AS WE LOOK TO THE FUTURE, WE WILL CONTINUE TO STRENGTHEN OUR TIES WITH THE CAUSES THAT ARE IMPORTANT TO OUR MEMBERS AND POSITIVELY IMPACT THE COMMUNITIES WE SERVE.

- Campbell Christian Community Center
- Cancer Services
- Cinderella's Closet
- City of Huron: Riverfest
- City of Huron: Winterfest
- Cleveland Clinic, Sandusky Cancer Center
- Clothing Bank of Norwalk
- Community Youth Mentoring
- Erie County Dog Warden
- Erie County Humane Society
- Erie County Senior Center
- Firelands Association of Realtors
- Fisher Titus Foundation
- Flatrock Homes
- Foundation for Firelands
- Huron County Honor Trip
- Huron County Humane Society
- Huron Rotary Club



2025 DONATIONS

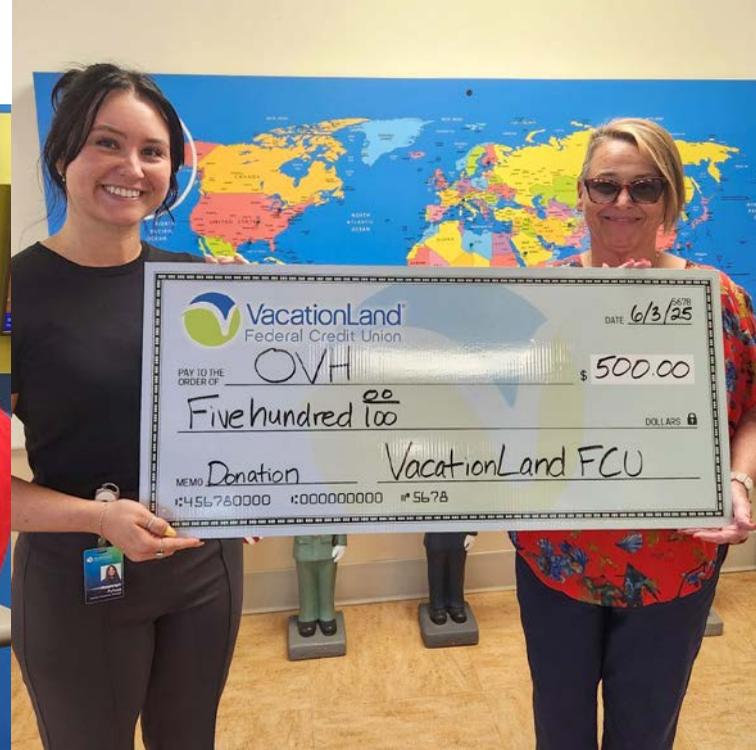


Huron Schools Spring Fling
 Inspiration Station
 Kiwanis Club of Norwalk
 Ohio Veterans Home
 Light Up Norwalk
 Maxton Soviak Memorial Foundation
 Monroeville Robotics Team
 Monroeville St. Joseph Festival
 NAACP Freedom Fund
 Norwalk Arts Center
 Norwalk City Schools: Reading Under the Lights
 Norwalk Jaycees: Strawberry Festival
 Norwalk Library
 Norwalk Recreation Department
 Norwalk Robotics Club
 Norwalk Salvation Army
 OHGo
 Osborn MetroPark

Perkins Township Winterfest
 Remember Cruis'n Car Club
 Salvation Army Sandusky
 Sandusky NYE Fireworks
 Sandusky Pride
 Sandusky Witches Walk
 Second Harvest Food Bank
 Stein Hospice
 United Fund of Norwalk
 United Way of Erie County
 Vermilion Festival of the Fish
 Vermilion Safety Town
 Vermilion Summer Music Program
 Vermilion Woollybear Festival
 VLFCU Scholarships



IN OUR COMMUNITIES



ADDITIONAL 2025 COMMUNITY INITIATIVES UNDERTAKEN



Renewed our partnership with Osborn MetroPark to sponsor Earth Day and Fall Fest.



Represented VLFCU at Rise High School Pitch Challenge, Remember Crusin' Car Club Car Shows, Vermilion Festival of the Fish Parade, Vermilion Woollybear Parade, the Castalia Cold Creek Celebration Parade, Erie County Minority Task Force Wellness Fair, Firelands Health Services Employee Fair, Fisher Titus Employee Visits, Sandusky Touch-A-Truck, Sandusky Mall Senior Wellness Fair, Sandusky Witches' Walk, Perkins Township Trunk or Treat, Cedar Point's Trick or Treat, Heartbeat Pregnancy Center's Family Walk, Norwalk City Schools' Night Under the Lights, Kalahari Employee Wellness Fair, and the Sandusky Mall's Holiday Celebration.



Completed our \$20,000 pledge to the Fisher Titus Foundation.



Hosted Credit Union Youth Month, Membership Appreciation Week, and our second annual Santa Meet & Greet for our VLFCU members and their families.



Served as volunteers and/or board members for: Erie Township Fire and EMS, Erie Township Trustees, Family Health Services, Firelands Health Community Health Committee, Goodwill, Firelands Habitat for Humanity, Huron County Chamber Advisory Board, Kiwanis Club of Norwalk, Kiwanis Club of Sandusky, Leadership Erie County, Norwalk Area Visitors Bureau, Ottawa County Regional Planning, Sandusky Central Catholic Schools Foundation, and Stuff the Bus Erie & Huron Counties.



PREFERRED PLANNING ASSOCIATES: INDEPENDENT ADVISORS

As a valued member of VacationLand Federal Credit Union, you have access to a comprehensive range of financial services. David Karikas and Heather Bussey, experienced Independent Financial Advisors with Preferred Planning Associates, deliver investment services with a combined expertise spanning over 45 years. As part of the VLFCU community, they provide dedicated support to members at all stages of their financial journey and offer a broad selection of investment solutions designed to address diverse financial needs and priorities. As a VLFCU member, you benefit from tailored investment strategies and ongoing support that align with your unique financial circumstances. They are committed to assisting you in reaching your financial objectives by offering financial planning tools, non-deposit investment products, and protection products such as Life Insurance, Long Term Care, and Annuities, all intended to promote long term financial security.

Feel free to contact David or Heather for a tailored discussion regarding your financial objectives. Connect with David at 419-625-9025 x1777 or Heather at 419-625-9025 x1778. Take the first step toward greater financial confidence with their expert guidance and individualized support.

Non-Deposit Investment Products: Are not FDIC or NCUA Insured, are not obligations of or guaranteed by the Credit Union, involve investment risk and may lose value.

Securities offered through Cambridge Investment Research, Inc. a Broker/Dealer, Member FINRA/SIPC

Investment Advisory Services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge, Preferred Planning Associates, and VacationLand Federal Credit Union are not affiliated.

INDEPENDENT AUDITORS

Doeren Mayhew, CPAs and Advisors, 305 West Big Beaver Road, Troy, Michigan 48084.

PRIVACY POLICY

The Privacy Policy of VacationLand Federal Credit Union describes how we safeguard our members' financial privacy. Your financial privacy is our priority. For more information, visit us at www.vlfcu.org or call 419.625.9025.

INSURED DEPOSITS

Member depository accounts are insured up to \$750,000. The first \$250,000 of insurance is provided by NCUA's National Credit Union Share Insurance Fund. The remaining \$500,000 is provided by private insurance from Excess Share Insurance Company, paid for by VacationLand Federal Credit Union.

ANNUAL MEETING

The Annual Meeting of the Credit Union's owners will be held at 8:00 A.M. on Wednesday, March 11, 2026 at the Hayes Branch.





BRANCH LOCATIONS

Corporate Headquarters

Hayes Avenue Branch

2911 Hayes Avenue
Sandusky, Ohio 44870
Telephone: 419.625.9025
Toll Free 800.691.9299

Huron Branch

2402 University Drive
Huron, Ohio 44839
Telephone: 419.433.3229

Norwalk Branch

26 Executive Drive
Norwalk, Ohio 44857
Telephone: 419.668.6346

Perkins Avenue Branch

2409 East Perkins Avenue
Sandusky, Ohio 44870
Telephone: 419.625.9025

Vermilion Branch

1607 State Road, Suite 11
Vermilion, Ohio 44089
Telephone: 440.967.5155

Telephone: 419.625.9025 or 800.691.9299

CU*Talk: 419.621.8328 or 877.256.3336

Website: vlfcu.org

ATM LOCATIONS

All five of our branches are equipped with ATMs to provide 24-hour access to cash funds. Additionally, members can access their accounts at the following business locations:

Firelands Health – North Campus

1111 Hayes Avenue
Sandusky, Ohio 44870
2nd Floor – Vending Machine Area

Firelands Health – South Campus

1912 Hayes Avenue
Sandusky, Ohio 44870
Main Entrance - Outside of Gift Shop

Schild's IGA MarketPlace

171 Milan Avenue
Norwalk, Ohio 44857
Outside of Entrance

Fisher-Titus Medical Center

272 Benedict Avenue
Norwalk, Ohio 44857
Main Floor – Outside of Pharmacy and
Healing Grounds Coffee House

Big Ed's Main Street Soda Grill

5502 Liberty Avenue
Vermilion, Ohio 44089
Walk-Up ATM – East Side of Building

CONNECT WITH US

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ESI EXCESS SHARE
INSURANCE

Federally Insured by NCUA