

CONNECTIONS

Have You Heard?

In late January we announced that the National Credit Union Administration approved a field of membership expansion for VLFCU to include an additional three counties. This strategic enhancement allows us to extend our financial services to **Lorain, Ottawa, and Sandusky counties**. We have a long history of serving **Erie and Huron counties**, and this approval marks a significant step in broadening our impact.

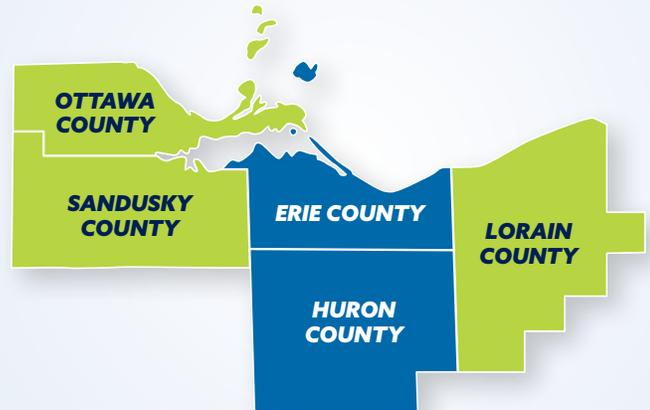
With this expansion, we can now offer our full suite of financial products and services—including checking and savings accounts, loans, digital banking solutions, and financial education resources— **to thousands of new potential members**.

“Expanding our field of membership is a milestone that reflects the strength of our cooperative spirit. We could not have achieved this without the unwavering support of our members, the dedication of our employees, and the trust of the communities we proudly serve. Together, we are opening the door to greater opportunity and a stronger financial future for all,” said **Bryan P. Myers, CEO**.

The newly approved expansion aligns with VLFCU’s mission to be our members’ chosen lifetime financial partner, improving the surrounding communities for future generations by promoting financial well-being, increasing access to affordable financial services, and supporting the underserved.

Want To Share The Credit Union Difference?

Feel free to help spread the word about our expanded footprint to family and friends who live, work, worship, or attend school in any of the five counties we now serve. Give them this coupon to submit when they become a member and open a checking account or are approved for a loan. We will deposit \$25 into your savings account within 30 days!



THE SECRET IS OUT! THIS IS AN EXCLUSIVE INVITATION TO JOIN VACATIONLAND FCU!

Please present this coupon when you apply for membership at any VLFCU branch and tell us who referred you! Our friendly, caring, and knowledgeable staff is waiting to serve you and inform you about the many benefits of a credit union membership.

VISIT OR CALL ONE OF OUR CONVENIENT BRANCHES TODAY!

FOR OFFICE USE ONLY. COMPLETED BY VLFCU EMPLOYEE: _____

Name of Existing Member: _____

Name and Account Number of New Member: _____

Date of New Member’s Account Opening: _____ Loan _____ OR Checking _____

Eligibility: The Refer-A-Friend Program is open to all VacationLand Federal Credit Union individual members who are legal permanent residents of Ohio, and 18 years of age or older. Employees and officials of VLFCU and their immediate families are not eligible to participate in this program. **How to Refer a Friend:** Give the invitation card to an individual (18 years of age or older) who doesn’t currently have a relationship with VLFCU and encourage them to open an account. This invitation card can be found both in the Credit Union branches and online at www.vlfcu.org/refer **Reward:** For any eligible individual that was referred to the Credit Union that comes in and opens an account with at least a savings and a checking OR a savings and a loan product, that stays open for a minimum of thirty (30) days, the referring party will receive a \$25.00 dividend. **Limitations:** Both the referring and the referred party must be members in good standing at the time that the reward is paid. **Privacy:** Please note that we cannot tell you if a new member has included you as a referral or whether an account has been opened. However, the crediting of the \$25.00 to the referring party’s account will imply that an account has been opened for the new member. **Disclosures:** All new accounts are subject to membership eligibility including a minimum deposit of \$5.00 in a Share/Savings account. Account must be opened 30 days for the referring party to be eligible for the \$25.00 reward. Reward will be credited within 45 days of account opening. Limit four rewards in a 12-month period per member. The bonus is considered a dividend and will be reported on IRS Form 1099-INT. This offer is subject to cancellation or change without notice.

LIMITED-TIME HOME EQUITY LINE OF CREDIT PROMOTION

**INTRODUCTORY 5.75% APR (PRIME-1%)
FOR THE FIRST 12 MONTHS*.
AS LOW AS 7.00% APR AFTER THE FIRST YEAR.**

EXISTING VLFCU HELOCS DO NOT QUALIFY. MINIMUM LOAN AMOUNT OF \$5,000. MAXIMUM LOAN AMOUNT OF \$99,999.



NO CLOSING COSTS



NO PROCESSING FEES

HURRY, OFFER ENDS APRIL 30, 2026!

*Membership eligibility required with a minimum deposit of \$5.00 in a 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. *APR= Annual Percentage Rate. 5.75% 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 4.00% 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 (6.75% as of 2/10/2026). \$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 \$99,999.00; initial draw must be at least \$5,000.00. Consult a tax advisor regarding the deductibility of interest. Offer is available from March 16, 2026 - April 30, 2026. Programs, rates and terms are subject to change or cancellation without notice.*

NMLS ID: 556003



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.

- ⌚ Monday, May 25: Memorial Day
- ⌚ Friday, June 19: Juneteenth National Independence Day
- ⌚ Saturday, July 4: Independence Day



April is Youth Month

VLFCU is celebrating the youngest of our members from newborn to 18 years old in April!

For members 12 years old and younger:

- 🕒 We will double the value of Cub Club tokens that are dispersed and returned all month long.
- 🕒 Giveaways at all branches.
- 🕒 New this year, we are hosting a photo contest for members 12 years old and younger. Information on the rules and how to enter can be found on our website.

For our teen members:

- 🕒 Giveaways at all branches.
- 🕒 Earn a \$10 dividend by submitting a certificate of completion from any of our financial education courses. Visit vlfcu.org/financial-literacy to link to our MoneyEdu portal and choose any of the 27 courses available.
- 🕒 Enter to win a raffle by completing a one-question survey, “What can VLFCU do to help prepare you for the future?”



Get Started Today!

There is no better time than now to start great saving habits. Visit the Berenstain Bears® website for fun activities at cubclubonline.com for younger children. You will also find a vast catalog of courses and articles on budgeting, college selection, career exploration, teaching kids about money, and more on our partner's website, accessible from vlfcu.org/financial-literacy.



Terry Souter's Retirement Announcement

Many of our members know Terry Souter from her kind voice over the phone to past personal connections over the years. In one way or another, Terry has served VLFCU members since the early 1980's. She started as a part-time teller assisting GM employees at the original Hayes Avenue branch. She took a short hiatus and came back in 1994 to reclaim her part-time position. Soon after, she became a full-time employee working as a file clerk and then in our Card Services department. In 2017, Terry accepted a position in management as the Manager of Consumer Lending and currently manages our Electronic Services department.



When asked about her experience at VLFCU, Terry says that she has enjoyed the work and will miss her co-workers and members.

“I truly believe in the Credit Union philosophy of people helping people, and I feel like VLFCU is unique in the personal touch we provide,” states Terry. She is excited to follow VLFCU's future as we expand into surrounding counties, giving us the opportunity to help even more people with their financial journey.

Terry's official retirement date is July 3, 2026. She plans to spend more time cultivating her garden and enjoying her family. She and her husband Rick are celebrating 48 years of marriage this year, and VLFCU wishes them both a bright future. **Thank you, Terry, for taking care of our members, being an asset to our team, and showing up every day with a positive attitude and willingness to help!**

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It is a rare and profound privilege to honor someone who has given 35 years to a single organization. In today's world, that kind of longevity isn't just a career—it's a lifetime of shared history. We say goodbye with a mix of sadness and celebration. We are sad to lose our 'constant,' but we are overjoyed to see her embark on this new journey. She has spent a lifetime taking care of this organization; it is our greatest honor to see her finally take care of her own dreams. May this next chapter be filled with the same joy and fulfillment she has given to all of us for the last 35 years,” shared by Bryan P. Myers, VLFCU's Chief Executive Officer.

Clean Your Phone Storage

By Sue Daugherty

This is a real picture on my phone. **It is a scam.** It uses a fake warning to scare people. The message says, “iPhone Storage is Full” and asks if you want to clean it now. Real iPhone warnings come from the Settings app, not from a pop-up inside YouTube. The ad tries to look like a system alert so you will trust it and tap “Yes.” It tricks users into downloading an app or giving information. **Scammers use fear to make people click without checking if the message is real.**

In the worst case, clicking “Yes” could lead you to a fake website that asks for Apple ID information. This gives scammers access to your account. This lets the scammer show you lots of unwanted ads, collect e-mail addresses and phone numbers off of your phone or steal payment information.



“Spoofing” Scammer

A Quick Reminder from Your Friends at VLFCU

Fraudsters are increasingly using “spoofing” to impersonate bank officials, sending fake alerts about suspicious charges to steal your personal data. They often pressure you to provide passwords, download apps, or avoid visiting branches by claiming the bank is “compromised.” Remember: VLFCU will never ask for your security credentials or tell you to stay away from a branch. **If a call feels suspicious, hang up and call us directly at 419-625-9025.**

Beyond these calls, stay alert for scams like phishing emails, fake websites, and card skimmers. To protect yourself, only shop with trusted retailers, use contactless payments, and never click on “too good to be true” links. By staying cautious and verifying all unexpected requests, you can keep your accounts and packages secure.



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Huron, OH 44839
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Norwalk, OH 44857
T: 419.668.6346

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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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