

CONNECTIONS

VLFCU 2026 Scholarship Recipients Announced

VacationLand Federal Credit Union 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 Margarettta track practice, the Perkins High School office, a student's Sandusky home, a student's workplace in Bellevue, and a church dinner in Huron! Although many deserving students applied, the following 2026 graduates were selected:

Lillian Belak is a graduate of Margarettta High School where she lettered in volleyball, basketball, and track. She was also active in student government, SADD, National Honor Society, Yearbook, and several other student organizations. She has a long list of academic honors and graduated at the top of her class. Lillian has been accepted at Bowling Green State University to pursue her goal of becoming a pediatric occupational therapist.



Jake Bouy is a graduate of Margarettta High School and is attending Capital University in the fall to pursue a degree in Sports Broadcasting & Communications. His high school accomplishments included football, basketball, track & field, FFA, 4H, and National Honor Society. Jake also volunteered for Ruritan, OHgo, Campbell Christian Center, Erie County Fair, Victory Kitchen, and other community-minded organizations.



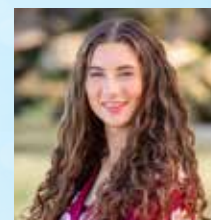
Brianne Bucher is a graduate of Perkins High School and is attending the University of Miami (FL) to pursue a degree in Marine Biology & Ecology with a minor in Climate Science and Policy. During her time at Perkins, she earned varsity letters in cheerleading and track. She was also active on the swim team and was a member of the BioClub, Move to Stand, Model UN, and National Honor Society. She is also passionate about serving the community through her church's youth group.



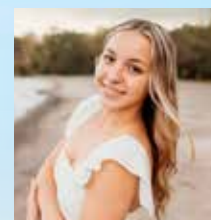
Jayla Cruse is a graduate of Bellevue High School and EHOVE. She was active in FFA, choir, and Educators Rising. She volunteered for the Saturday Youth Enrichment Program and Summer Camp at EHOVE. She is currently employed at St. Paul's Christian Daycare and has been accepted to the Lorain County Community College to pursue a degree in Occupational Therapy. She plans to apply her education to positively impact patients to help them regain their independence.



Rachel Merckens is a graduate of Huron High School and is enrolled at The Ohio State University to earn a degree in Civil Engineering. Rachel's high school career included National Honor Society, tennis, bowling, Academic Challenge, National Honor Society, Student Council, OMUN, the Carol Crane Youth Theater, and more. Her passion for music earned her section leader and band president, and possibly a place in the OSU Marching Band.



Peyton Sims is a graduate of Sandusky High School where she lettered in varsity volleyball and track & field and was active in Student Council, National Honor Society, and the Leadership Program. She is currently working at Longhorn Steakhouse. Peyton is enrolled at Lorain County Community College to become a Cardiovascular Diagnostic Sonography Technician.



BACK-TO-SCHOOL EARNS YOU **2X POINTS**

Let's face it, getting the kids ready for the new school year is no small task! VLFCU wants to reward you for all the energy you put into back-to-school shopping by offering DOUBLE ScoreCard® points when you use your VLFCU Visa Rewards credit card.*

Earn 2 points for every \$1 you spend on laptops, clothes, shoes, backpacks, school supplies, earbuds, and more! This offer is valid from August 1, 2026 – August 31, 2026.

There are many ways to redeem your points:

- 👉 Merchandise
- 👉 Vacations and Travel
- 👉 Retail & Restaurant Gift Cards
- 👉 Cedar Point® Passes
- 👉 Kalahari® Gift Cards
- 👉 Cash Back

Visit scorecardrewards.com for a complete list of rewards!



Don't forget Ohio's Sales tax holiday is August 7-9!

**Double points will be applied for purchases made at retail stores, some purchases may not qualify.*



Stuff the Bus Erie & Huron Counties

The 2026 Stuff the Bus Erie and 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.

All VLFCU branches are collecting school supplies through August 3, 2026. Tax deductible monetary donations are payable to the Sandusky Bay Kiwanis Community Service Corporation and can be mailed to: VacationLand Federal Credit Union, 2911 Hayes Ave., Sandusky, OH 44870, Attn: Marketing.

Each year, the program collaborates with businesses, organizations, and community members to provide new backpacks and school supplies to hundreds of local families and students.

Know a Family in Need?

Parents can register their children online through July 26, 2026, at www.vlfuc.org/stuffthebus.

Contact Heather Gilchrist at hgilchrist@vlfuc.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 Corporation and VacationLand Federal Credit Union.



Top Five Fraud Red Flags

Fraud comes in many forms, so we have compiled the **top five red flags** most recently reported by our members:

Common Red Flags

- ▶ They impersonate the Credit Union's Fraud department. They use our phone number and say they are calling from here. They usually tell you that the bank has been compromised by an insider, and you shouldn't trust us by calling or coming in directly.
- ▶ They ask for online banking information. This could be your username, password, security question answers, etc.
- ▶ They ask you to download something or give information off your mobile device, such as MFA (Multi-Factor Authentication) codes they send to you.
- ▶ They maintain that any request is urgent, so you don't have time to think about what you are doing.
- ▶ They send you money to buy something or say it's for a job, but they sent too much and request that you have to send funds back to them.

🌟 **For additional fraud updates, follow us on Facebook: [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.

- **Saturday, July 4: Independence Day**
- **Monday, September 7: Labor Day**
- **Monday, October 12: Columbus Day/Indigenous People's Day**

A New Chapter: Enhancing Your Member Experience

We're excited to share that a remodel of our Perkins Avenue branch in Sandusky is underway and is designed with you, our members, at the heart of every decision. The goal of this transformation is simple: to create a better, more comfortable experience where you can feel relaxed and confident while managing your financial needs.

The updated space will feature modern finishes, warm tones, and an inviting atmosphere that reflects our commitment to both innovation and community. Beyond aesthetics, we are focused on improving the overall flow of the branch by integrating digital tools and interactive elements, helping make your visits more engaging. Throughout the branch, you'll also see elements that highlight our continued growth and dedication to serving our communities.

We're proud to have partnered with Janotta & Herner on this project, and we extend our sincere thanks to them and all subcontractors involved for their hard work in ensuring the space is safe, functional, and aligned with our vision.

Construction is expected to be completed near the end of August 2026, and we can't wait to welcome you in. When we say we're reimagining the experience, think of it as a café-inspired environment, where you can relax, enjoy a cup of coffee, and take meaningful steps toward your financial goals all in one place.

🌟 **Stay tuned for updates as we get closer to unveiling your new space!**



LET SAVINGS RING AND SCORE FINANCIAL FREEDOM WITH OUR PERSONAL LOAN PROMO

8.99% APR* FOR THOSE WHO QUALIFY



Promotion Details:

- 12 months to repay
- No loan processing fee
- Borrow between \$500 – \$5,000



Qualification Requirements:

- \$500 minimum loan amount
- \$5,000 maximum loan amount
- Cannot be used to pay off existing VLFCU debt



Personal Loans are Ideal for:

Holiday gifts, electronics & computers, furniture, appliances, vacations, weddings, remodeling projects, special occasions & celebrations, or any other expenses!



OFFER VALID JULY 1 – 31, 2026!

Membership eligibility required with a minimum deposit of \$5.00 in a Savings Account. Member must be in good standing with VLFCU. APR = Annual Percentage Rate. Promotional rate only available for personal loans with 12 month terms and amounts financed between \$500 and \$5,000. Limit one promotional loan per borrower. *For those who qualify = any person that qualifies for a 12 month personal loan, less than \$5,000, will qualify for the promotional rate. Personal loans may not be used to pay down an existing VLFCU debt. Effective July 1, 2026 until July 31, 2026. Subject to change or cancellation without notice. At the promotional rate, a \$5,000 loan with a 12 month term will have a 8.99% APR and result in 12 payments of \$437.27.



NMLS ID: 556003

Credit Union Appreciation Week is Coming

Credit Union Appreciation Week is extra-special this year as we plan to include our 70th Anniversary celebration as part of these annual festivities. Mark your calendars now for **October 13-16, 2026**, to take part in honoring our members, remembering our roots, and toasting to future generations who will benefit from VLFCU's success. Watch for more details in our branches, on our website and social media channels, and in your email inbox!



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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Federally Insured by NCUA.



For updates on Credit Union Appreciation Week, follow us on Facebook: f /VacationLandFCU