

CONNECTIONS

JOIN THE CELEBRATION FOR VLFCU'S 70TH ANNIVERSARY!

We couldn't hit this milestone without our members, so we plan to treat you during a week-long celebration! From Tuesday, October 13 through Saturday, October 17th, we are hosting special events at each branch as they represent different decades from our past and present. Plans are still underway, but here is what we can share as of this moment:

Tuesday, October 13: 2911 Hayes Ave., Sandusky

Decade Era: 1956-1970

- Adopt a pet or start the process with representatives from the Erie County Humane Society
- Cars from the Remember Crusin' Car Club (weather permitting)
- Meet with David and Heather from Preferred Planning Associates
- Strawberry Cow: Grab dinner on us from 3:30pm-5:30pm
- Rock and Roll Express DJ and Photobooth
- Pumpkin painting and other kid-friendly activities

Wednesday, October 14: 2402 University Dr., Huron

Decade Era: 1970-1985

- Huron Police Department K-9 Unit
- Mellow Yellow Pizzeria: Grab dinner on us from 3:30pm-5:30pm
- Rock and Roll Express DJ and Photobooth
- Pumpkin painting and other kid-friendly activities

Thursday, October 15: 26 Executive Dr., Norwalk

Decade Era: 1986-1999

- Adopt a pet or start the process with representatives from the Huron County Humane Society, Erie County Dog Warden, and Pet Project
- Back To The Wild animals & educational program
- Rio Grande Street Tacos: Grab dinner on us from 3:30pm-5:30pm
- Rock and Roll Express DJ and Photobooth
- Petting zoo, pumpkin painting and other kid-friendly activities

Friday, October 16: 1607 State Rd., Ste. 11, Vermilion

Decade Era: 2000-2015

Enter to win a Game Day Package valued at \$500

- Igloo® 65 Quart Yukon Performance Cooler
- Two Owala drink bottles
- Gift cards to Giant Eagle and Szabo Apparel Co.
- BBQ set, picnic blanket, and more!

Friday, October 16: 2409 E. Perkins Ave., Sandusky

- The Gaucho & The Gringa: Grab dinner on us from 3:30pm-5:30pm

Saturday, October 17: 2409 E. Perkins Ave., Sandusky

Decade Era: 2016-2026

- Take a tour of a newly remodeled branch
- Strawberry Cow and C & C Donut Factory: Grab breakfast/lunch on us from 9:00am-12:00pm
- Rock and Roll Express DJ and Photobooth
- Pumpkin painting and other kid-friendly activities

The first 70 visitors (18+ years) at each celebration date above will receive a complimentary VLFCU branded Owala water bottle!

Snacks and refreshments will be served at all branches throughout the week, and there will be giveaways while supplies last. Festivities are scheduled from 11:30am-6:00pm Tuesday through Friday, and 8:30am – Noon on Saturday. Keep in mind that some community partners may need to limit their time with us.

70,000 POINTS TO CELEBRATE OUR 70TH ANNIVERSARY

- ① **Open a VLFCU Visa® Credit Card between 9/21/2026 and 11/15/2026**
- ② **Spend \$4,000 within 3 months of account opening on qualifying purchases**
- ③ **Receive 70,000 ScoreCard® Rewards bonus points to redeem in the future**

ScoreCard® Rewards points can be redeemed for cash back, gift cards, merchandise, and travel.

THIS LIMITED-TIME OFFER IS FOR NEW VLFCU VISA CARDHOLDERS – APPLY TODAY! SCORECARD®

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 or discounts. 1. APR= Annual Percentage Rate. 2. Introductory rate of 1.99% APR applies for six months after you open the VLFCU Visa. After the introductory period ends, the APR will be (Prime + 6.90% to Prime + 17.90% as published in the Wall Street Journal), based upon your creditworthiness. APR may vary but will not exceed 18%. Foreign transaction fees 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. You will qualify for 70,000 ScoreCard® Rewards bonus points if you use your new Visa® card to make any combination of purchase transactions totaling at least \$4,000 (exclusive of any balance transfers, cash advances, transaction fees, returns, adjustments or other cash equivalent purchases such as money orders, gift cards or prepaid cards) that post to your account within 90 days of the account open date. Bonus Points can be redeemed for cash back via a statement credit, gift cards or merchandise (70,000 points are estimated to be \$550 in cash value). Earned points are redeemable only through the ScoreCard® Rewards point redemption website. Please allow up to 12 weeks after the 90-day period for the 70,000 points to post to your rewards balance (no later than 5/8/2027). Limit of one promotional offer at account opening. Offer valid for accounts opened between 9/21/2026 and 11/15/2026. Subject to change or cancellation without notice.





Upcoming Events

There are many ways to engage with VLFCU in the last quarter of 2026. Whether you donate winter clothing or a toy, or want to attend a financial education session, we invite you to join us!

Coats for Caring: *October 5 – November 6.* Drop off gently used winter coats and apparel to any VLFCU branch. Monetary donations also accepted.

Buying A Car Presentation: *October 22.* Sandusky Library at 2pm.

The Sandwich Generation Presentation: *November 5.* Sandusky Library at 2pm.

Coats for Caring Drive Up Event: *November 7.* Stop by our branch located at 2911 Hayes Avenue in Sandusky from 11am – 2pm to drop off final donations.

Annual Toy Drive: *November 9 – 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.

VLFCU Calendars: Starting November 27, while supplies last. Available at all VLFCU branches.

Mind Over Money Presentation: *December 8.* Sandusky Library at 2pm.

VLFCU Holiday Celebration and Toy Drive Wrap-Up: *December 12.* Entertain the kids as you finish your holiday shopping at the Sandusky Mall. Final donations for the VLFCU Toy Drive can also be dropped off during this time. More details to come!

 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 12, 2026
- 🕒 **Veterans' Day:** Wednesday, November 11, 2026
- 🕒 **Thanksgiving Day:** Thursday, November 26, 2026
- 🕒 **Christmas Eve:** Thursday, December 24, 2026
- 🕒 **Christmas Day:** Friday, December 25, 2026
- 🕒 **New Year's Eve:** Thursday, December 31, 2026
- 🕒 **New Year's Day:** Friday, January 1, 2027



REFINANCE TODAY AND SAVE ALL YEAR ROUND

OFFER DETAILS

- ② 1.00% off our current rates
- ② No loan processing fees (a savings of up to \$225)
- ② \$7,000 minimum loan
- ② No mortgages, credit cards or business loans
- ② Existing VLFCU loans do not apply

QUALIFYING LOANS

- ② Personal Loans
- ② Auto & Motorcycle Loans
- ② Recreational Vehicle Loans
- ② Boat & Personal Watercraft Loans

HURRY, THIS OFFER ENDS NOVEMBER 30, 2026

Membership eligibility required with a minimum deposit of \$5.00 in a Savings Account. Member must be in good standing with VLFCU. Visa credit cards, loans secured by real property, business loans and loans currently held by VLFCU are not eligible for this promotion. All loans are subject to credit approval. The rates will differ depending on the term, individual's credit qualifications, or loan-to-value. If applicable, title fees still apply. Promotion effective from October 1, 2026, through November 30, 2026.



Retirement on the Horizon

VLFCU wants to recognize and give a heartfelt thank you to David Karikas for his 30+ years of service to our members! We wish him all the best in his upcoming retirement. You can meet with David and Heather Bussey from Preferred Planning Associates during our 70th Anniversary Celebration.

You Are Invited!

Tuesday, October 13 from 11:30am-6:00pm
2911 Hayes Avenue, Sandusky

Can't Make The Celebration?

Give David a call at 800.691.9299, ext. 1777. Heather will continue to serve our membership out of our Perkins Avenue branch in Sandusky.

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.



How Serving Our Seniors Can Help YOU Afford What You Need

Many of the challenges that can arise later in life are easier to overcome when people work together in partnership. Consider health care, for example. A person may have access to the best surgeon in the world, but healing often depends on more than the surgery itself. It also depends on understanding the patient's unique circumstances and supporting them in ways that match their abilities and needs. Recovery is most successful when everyone works together.

In the same way, Serving Our Seniors (S.O.S.) is more than a provider of services. We are a partner for older adults in Erie County. Our role is to help "cut through the red tape," connect older adults to trusted and carefully vetted businesses and volunteers, provide support that helps people remain in their home, living independently and provide financial assistance to those who lack the money to meet their own needs.

Services such as housekeeping, small home repairs, wheelchair ramps, basic dental care, disposable undergarments and medications are made affordable through S.O.S. cost-sharing program.

This means that S.O.S. pays the portion of the cost that is unaffordable for the older adult's household.

Below is a cost-sharing guideline for a one and two person household:

Income Limits and Client Percentage of Maximum Program Costs	
5%: 1 person up to \$985	5%: 2 person \$1321
10%: 1 person \$986 to \$1,321	10%: 2 people \$1,322 to \$1,762
15%: 1 person \$1,322 to \$1,630	15%: 2 people \$1,763 to \$2,203
20%: 1 person \$1,631 to \$1,995	20%: 2 people \$2,204 to \$2,705

To illustrate how cost-sharing works, let's say an older adult, who lives alone, has a monthly income of \$985. S/he would pay 5% toward the cost of housekeeping services. If housekeeping costs \$30.00/hour, that individual would pay \$1.50/hour. S.O.S. would pay \$28.50/hour. However, if this amount the individual is to pay creates a hardship, S.O.S. will work in partnership with the individual to better understand their circumstances and agree on a realistically, manageable amount. Someone with a monthly income of \$1,631 to \$1,995 would pay \$6/hour.

Cost-sharing support may be available for individuals with incomes greater than what is stated above. Those who wish to apply for cost-sharing are encouraged to call S.O.S. at 419-624-1856. Ask for a Senior Advocate Assistant or Senior Advocate. We are here to provide practical help and support, while empowering the individual to do only what is realistic and fair. Together, we can explore what is possible.

Cost-sharing is available for Housekeeping, Small Home Repairs, Ramps, Affordable Dental Care, and affordable disposable underwear.



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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vlfcu.org

T: 800.691.9299 • Telephone Banking: 419.621.8328

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INSURANCE

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