

# CONNECTIONS

## Introducing the Credit-Builder Bundle

We all know someone who could use help repairing credit or building credit for the first time. VLFCU is on a mission to provide an opportunity that both educates and provides a method to create positive credit transactions.

**Did you know that 35% of your credit score is based on payment history? Our credit-builder bundle allows you to illustrate that you can make on-time payments and helps you build credit faster. The bundle includes an affordable personal loan and a low-limit Visa credit card with payments that fit within your budget.**

The Credit-Builder Bundle may be especially beneficial to those without a credit score or those with no existing debt. We encourage you to visit a VLFCU branch or to call us at 800.691.9299 to discuss your specific financial situation with a member relations representative.



*Congratulations to Dale and Dorothy Kuiesza! They won the \$500 cash prize offered through our HELOC Sweepstakes! They are shown here with Kayleigh, the Member Relations Representative who assisted them.*

## Celebrating Members



For updates on our in-branch happenings, go to our Facebook page [facebook.com/VacationLandFCU](https://facebook.com/VacationLandFCU)



*Grace, Norwalk Youth Winner*



*Lyndon, Hayes Youth Winner*



*Madden, Hayes Winner*



*Tara, Perkins Teen Winner*



# Stuff the Bus 2024


Stuff the Bus Erie & Huron Counties is underway! Each year we collaborate with local businesses, organizations, and community members to provide new backpacks and school supplies for local students in grades K-8. Last year we stuffed over 550 backpacks, and we expect to meet or exceed the same need this year. The success of this program is possible through the generous donations we receive each year from community partners like you!

All VLFCU branches are currently 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.

The campaign will conclude on August 5, 2024 to give the committee and volunteers ample time to inventory donations, stuff the backpacks, and deliver the backpacks to the schools. Each local school district will coordinate the distribution of the backpacks for their registered students

Tax-deductible monetary donations are also accepted for backpacks and school supplies. Please make checks payable to the Sandusky Bay Kiwanis Foundation (write "school supplies" on the memo line.) Mail or drop off checks to VacationLand Federal Credit Union, 2911 Hayes Ave., Sandusky, OH 44870, Attn: Marketing.



 **Parents and guardians can register their children online by July 26, 2024, at [vlfcu.org/stuffthebus](https://vlfcu.org/stuffthebus) or by scanning the QR code.**

## Your Credit Union Out and About

At VLFCU, giving back is at the heart of who we are. We're proud to partner with amazing organizations throughout the year, making a difference in our community.



*VLFCU was happy to support the Fiesta Bowl to raise funds and awareness for Community Youth Mentoring. We had a great time supporting a great cause and organization. Way to go team!*

*We celebrated Firefighter Appreciation Day on Saturday by honoring our local heroes! VLFCU's Cassidy Haas and Barbara Oestreicher visited five fire stations, delivering delicious sandwiches as a small token of our gratitude. A big thank you to all the firefighters who selflessly keep our communities safe!*



*Our Consumer Lending Operations Manager, Austin Beidelschies, participated in Leadership Erie County and raised over \$1,300 and 614 food items for Victory Kitchen! We also donated \$1,000 from our candy bar sales.*

*Cassidy Haas and Barb Oestreicher attended the Erie County Minority Health Task Wellness Fair in April to answer questions about VLFCU and financial wellness.*

*Jami Risner and Cassidy Haas participating at the 2024 Perkins High School Interview Fair.*



# VLFCU Announces 2024 Scholarship Recipients

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 Vermilion High School, Huron High School, a Perkins High band concert, a Margareta softball game, a student's home, and a virtual call with an out-of-state graduate. Although many deserving students applied, the following 2024 graduates were selected:

**Elizabeth Belak** is a graduate of Margareta High School and is the daughter to Zach and Dana Belak. She is enrolled at the University of Cincinnati to study Nursing. Elizabeth's school activities included NHS, SADD, Ruriteen, student government, Yearbook Club, Spanish Club, Leadership, and FFA. Her community service included volunteer work for Clothe-A-Child, Epic Youth Group, Grace's Food Pantry, and Bidy Sports Camp. She also lettered in volleyball, basketball, softball, and cheerleading. Elizabeth is currently employed by both Doughin Crazy and Olive Garden.



**Megan Rini** is a graduate of Vermilion High School and is the daughter of Michael and Colleen Rini. Her accomplishments include NHS, Student Council, Principal's Advisory Council, Interact Club National Green School Society, Teen Leadership Corp, Peer Leadership, and Lt. Governor for Buckeye Girls State. Megan also served as captain of the volleyball and swimming teams, and was a team MVP and state qualifier in track. She will be pursuing a degree in biology at Ashland University and has signed to be a competitor on their track and field team.



**Sophia Dinsmore** is a graduate of Sandusky Central Catholic High School and plans to pursue a degree in Marketing and Graphic Design at Ashland University. She is the daughter of Benjamin and Andrea Dinsmore. Sophia's extracurricular activities included team captain of the cross-country and swim teams, track, NHS, National Art Honors Society, Key Club, and Teen Leadership Corp. She volunteered for the Humane Society and presently works as a lifeguard for Great Wolf Lodge.



**Allen Ruggles** is a graduate of Perkins High School and is the son of George Ruggles and Jackie and Adam Tressler. He is pursuing a degree in Resort and Attraction Management at the BGSU campus in Sandusky. Allen was heavily involved in the marching band and concert band at Perkins High. He developed his strong work ethic at the age of 14 working first for Cedar Point and then Chick-Fil-A where he became a shift-leader. Allen is headed back to Cedar Point this year where he hopes to strengthen his leadership skills.



**Laney Keys**, a long-time VLFCU member, graduated from Port St. Lucie High School in Florida. This fall she will begin her Pre-Law studies at Florida State University. Laney's high school accomplishments include class Salutatorian, earning an Associate of the Arts degree from Indian River State College, and serving on the St. Lucie County Youth Advisory Council. Her extracurricular activities included varsity cheerleading, varsity track, Drama Club, and teaching theatre to elementary students. She currently works two jobs as a server and photographer's assistant. Laney is the daughter of Carey Farrow.



**Lilianna Wild** (Lili) is a graduate of Huron High school and the daughter of Joe Wild and Tiffany Rogers. She will attend The Ohio State University to study Human Nutrition to become a registered dietitian with a goal to further pursue a medical degree. Her extracurricular activities included softball, cross-country, Troubadours choir, geometry tutor, and singing the National Anthem at school functions. Her work experience includes both retail and restaurant positions, and she is currently employed by Cedar Point Sports Center.



# Congratulations

## CLASS OF 2024



# SENIOR CONNECTIONS

## Public-Private Partnership to Address the Affordable Housing Shortage for Retirees

There is no argument that low-income older adults and disabled adults are in a pinch for subsidized rental housing. **There is another problem brewing...** Renters, who retired 20+ years ago – age 80 and older, today – paying \$1,000+/mo for market rate rent. There are 4,027 residents age 80+ and another 3,213 ages 75-79 years old. Of those who rent, how many can afford market rate rent, as they grow older in Erie County? What will Erie County do when they can't?

**Serving Our Seniors is holding a forum for Erie County residents, ages 60+ who are thinking to themselves, "I'm affording it now, but can I afford it as I continue to age?"**

**To address the need for a public-private partnership for affordable housing for retirees, Serving Our Seniors is giving older adults a platform Aug. 15, 2024, 3pm – 5pm at the UAW Hall, 3114 Hayes Ave, Perkins Twp.** Local leaders (mayors, planners, commissioners, council, trustees, candidates for office, and state and federal legislators and/or their staffers) have been invited to be in the audience, with you, at this forum.

**Serving Our Seniors and the Sandusky Register, will facilitate the dialogue between audience and a panel professionals who understand the importance of affordable rental housing.**

**Do you need peace of mind about your ability to afford rent as you grow older in Erie County?**

Reserve your seat. Call 419-624-1856 or [Mail@ServingOurSeniors.org](mailto:Mail@ServingOurSeniors.org). Leave your name, phone # and the name of this event. If it is cancelled, for any reason, you will be notified by phone.

## Upcoming Holiday 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.

- ⌚ Thursday, July 4: Independence Day
- ⌚ Monday, September 2: Labor Day

## Upcoming Community Events

Join us as we celebrate the summer at local, free events!

### Remember Crusin' Car Shows

If you didn't get a chance in June to check out the Friday night Remember Crusin' Car Shows, you still have two more chances on July 12 and 19. Stroll through downtown Sandusky to enjoy classic cars from 4:00pm-8:00pm and mark your calendars for the big Cruisin' by the Bay Car Show, scheduled for September 6 and 7th.

### Party at the Pier

VLFCU has also partnered with Destination Sandusky as a sponsor of Party at the Pier. These concerts provide free entertainment for the entire family. Grab your lawn chair or blanket and head down to the Jacksons Street Pier. All shows start at 7:00pm.

- ⌚ July 4: DJ Chosen
- ⌚ July 11: Ten, Pearl Jam Tribute
- ⌚ July 18: The Good, The Bad and The Blues, Blues Quartet
- ⌚ Aug 1: 24K Magic, Bruno Mars Tribute
- ⌚ Aug 8: Parrots of the Caribbean, A Tribute to Jimmy Buffet
- ⌚ Aug 15: Miss Americanas, Taylor Swift Tribute
- ⌚ Aug 22: China Grove, Doobie Brothers Tribute

 **To keep up to date on all of our community events, go to our Facebook page [/VacationLandFCU](https://www.facebook.com/VacationLandFCU)**



Your lifestyle. Your banking. **Connected.**

#### 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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