

CONNECTIONS

Visa Pink Card Supports Cancer Patients

As part of VacationLand's support of the Cleveland Clinic Sandusky Cancer Center, our VLFCU Visa Pink Card is back again this October. By simply applying for a new Visa Pink Card and receiving approval, you'll receive 15,000 ScoreCard[®] Rewards Bonus Points. Existing VacationLand Visa cardholders may switch to the Visa Pink Card and receive 15,000 bonus points, too.

For every new Visa Pink Card application approved during October (not including existing Visa holders converting to the Visa Pink Card), we will donate \$50 to the Cleveland Clinic Sandusky Cancer Center's Patient Services Fund. These vital donations will alleviate the financial burdens faced by cancer patients and help them with essential expenses like medication, rent, utilities, and other crucial patient services such as the Confident Beauty program, wigs, and massage therapy, ensuring patients can concentrate on their health and recovery.

Hurry, do not miss this great opportunity to contribute to this worthy cause between October 1st and October 31st. To apply, give us a call or visit a branch or our website today and learn how your Visa Pink Card can make a difference for those in need within our communities.



PROUDLY SUPPORTING THE



Cleveland Clinic is hosting a mobile mammogram unit on Oct. 22, 2024, from 9am-4pm at the VLFCU Hayes Ave. branch in Sandusky. Call 419.609.2826 for eligibility details and to make an appointment. Cost of services will be covered by the Cleveland Clinic for those underinsured.


Membership eligibility is required with a minimum deposit of \$5.00 in a Share/Savings account. Member must be in good standing with VLFCU. All loans are subject to credit approval. The APR may vary and differ depending on individual credit qualifications; but will not exceed 18%. ScoreCard[®] Rewards Bonus Points are only available on select Visa Credit Cards. Foreign Transaction fee 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. Charitable donation not applicable for existing cardholders converting to Pink card. Joint account holders will both receive a Pink Visa Credit Card. Effective October 1, 2024, to October 31, 2024, subject to change or cancellation without notice.



Shared Branching: It's Not a Secret!

If you don't already know about Shared Branching, then we want to let you in on what should not be a secret. Shared Branching is a national network of credit unions that share facilities to give members access to thousands of locations to perform financial transactions. This service is free for VLFCU members, and all you need is your VLFCU account number and a government-issued photo ID. Once your identity is verified, you can access your account history, make a loan payment, withdraw funds, transfer funds, make deposits, and cash checks.

This convenient service is ideal for travel, military personnel, college students, and any other occasion when you are away from your home VLFCU branch.

 **Give us a call if you have any questions about Shared Branching at 800.691.9299.**



THERE ARE SEVERAL WAYS TO FIND PARTICIPATING CREDIT UNIONS:

- ① Visit www.sharedbranching.org
- ② Download the CO-OP Shared Branching mobile app
- ③ Text the zip code of your location to "91989"

Upcoming Events

Here are just a few of the ways we are helping our community in the next few months.

Coats for Caring: October 1 – November 2. Drop off gently used winter apparel at any VLFCU branch by November 1 or stop by our wrap-up event with BAS Broadcasting on Saturday, November 2 at our Hayes Avenue branch in Sandusky from 11am-2pm. Items accepted include winter coats, gloves, scarves, hats, boots, sweaters and sweatshirts. These items will benefit both Erie and Huron County residents.



CU Appreciation Week: October 15 – 18. Credit Union Appreciation Day is October 17 this year, but we are expanding our celebration to four days at our branches. Visit our website or follow us on social media for further details!

Sandusky Witches Walk: Saturday, October 19. The VLFCU "Banking Witches" will be back to assist with on-site ticket sales and will-call. Get in on the fun by visiting sanduskywitcheswalk.com for all of the exciting plans scheduled for the 13th Annual Sandusky Witches Walk!



Cleveland Clinic Mobile Mammogram Unit: Tuesday, October 22. Cleveland Clinic is hosting a Mobile Mammogram Unit from 9am-4pm at the VLFCU Hayes Ave. branch, Sandusky. Call 419.609.2826 for details and to set an appointment. Walk-ins accepted if available. Cost of services will be covered by the Cleveland Clinic for those underinsured.

VLFCU Annual Toy Drive: November 4 – December 14. Help us make the holidays bright for children in Erie and Huron Counties this holiday season! All five of our branches will accept new, unwrapped gifts or monetary donations from November 4 through December 14.

ITM Technology Unveiled In Norwalk

In today's fast-paced world, where convenience is a priority, banking is evolving rapidly, adapting to consumers' needs for instant and accessible services. One of the most transformative innovations in this space is the Interactive Teller Machine (ITM). These high-tech machines are more than just tools for transactions; they represent a fundamental shift in how we engage with our financial institutions. We are proud to be the first in our area to implement these enhancements.

What are Interactive Teller Machines?

Interactive Teller Machines combine the functionality of traditional ATMs with the added benefit of live video support from your local tellers. Members can conduct routine transactions like deposits, withdrawals and making a payment while having the option to interact with a teller via video call, allowing for more complex services like loan inquiries or account management—functions that a standard ATM simply cannot provide.

Why are Interactive Teller Machines Essential?

Enhanced Customer Experience: In an age where member service reigns supreme, ITMs bridge the gap between digital convenience and face-to-face interaction. Members enjoy the autonomy of handling simple transactions independently, while still having the comfort of speaking with a live person for assistance when needed.

Supercharged Technology: The integration of advanced technology in ITMs means that members can experience faster transactions, better security features, and a streamlined process that traditional banking methods lack. ITMs are designed to give a smooth user experience.

Bridging the Digital Divide: Not everyone is comfortable managing their finances online. ITMs provide a hybrid solution that meets tech-savvy members and those who prefer human interaction. This inclusivity ensures that all members feel valued and serviced, aligning with the evolving landscape of member preferences.

As the Credit Union ecosystem continues to shift towards digital solutions, ITMs stand out as a crucial element in that landscape. Their combination of technology and personal service addresses the evolving demands of consumers, making it more accessible and efficient than ever before.

VACATIONLAND FEDERAL CREDIT UNION WILL BRING THESE ITMS TO LIFE THIS FALL. OVER THE NEXT FEW MONTHS, WE'LL HAVE AN ADDITIONAL ITM AVAILABLE FOR USE INSIDE FISHER-TITUS MEDICAL CENTER - SO KEEP AN EYE OUT!

Stuff the Bus Thank You

We want to thank the generous donors who made the 2024 Stuff the Bus Erie & Huron Counties campaign a huge success! Whether you made a monetary donation or donated school supplies and backpacks, you helped nearly 750 students across 13 school districts.

Thank you for continuing to support this program year after year!



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, October 14, Columbus Day/Indigenous Peoples' Day
- 🕒 Monday, November 11, Veterans Day
- 🕒 Thursday, November 28, Thanksgiving Day
- 🕒 Tuesday, December 24, Christmas Eve
- 🕒 Wednesday, December 25, Christmas Day
- 🕒 Tuesday, December 31, New Year's Eve
- 🕒 Wednesday, January 1, 2025, New Year's Day



Celebrating One Year on Executive Drive

Happy One Year Anniversary to our Norwalk branch on Executive Drive! We opened the doors of this branch on September 13, 2023, to better serve our growing membership in Huron County.

THANK YOU TO FRAN BOUCHER AND HER TEAM FOR THEIR DEDICATION TO OUR MEMBERS' FINANCIAL NEEDS!



KINDNESS MATTERS: Home Improvement Scam with a Happy Ending

Janet and her husband Gene are Sandusky residents. They hired a painter to do exterior painting of their home. They learned of a painter working at a neighbor's home. A quote for \$1,500 from C Hayes Painting, LLC, based in Vermilion, was put in their mailbox. They accepted the quote. In April he was paid a \$750 down payment for materials and to be put on the schedule. On June 15, 2024, he said he needed another \$500 before he could begin. Janet and her husband reluctantly paid it. He completed less than 50% of the job. Despite multiple calls, he never returned the calls and he never returned to complete the painting.

Janet met with Dan McLaughlin, Erie County's Financial Elder Abuse Investigator. Janet was advised to file a police report.

In the meantime, Dan contacted a friend and retired attorney, Donald Harris, who knew of three very giving and caring men who said they would finish the job as volunteers.

"They did a beautiful job," said Janet. "We are so fortunate that they did this for us."

Thanks to Sherwin-Williams' Assistant Manager Pat Dolan, District Manager Ryan Hilman, and Store Manager Colton Veler, two gallons of paint were donated, of the five gallons needed to complete the work.

It was the kindness of others that gave this home improvement scam a happy ending.

THE NEXT TIME YOU WANT TO HIRE SOMEONE TO DO WORK AT YOUR HOUSE, CALL SERVING OUR SENIORS FIRST (419-624-1856).

We will do a Better Business Bureau check and a public records check (court system and law enforcement) and give you a report, in writing, of what was found. This service is free of charge to Erie County residents, ages 60+. Janet and Gene did not do this and they wished they had.

Content courtesy of Serving Our Seniors



L-R: Rodney, Giver of Kindness; Adam, Giver of Kindness; Janet, Recipient of Kindness; Darrel Philon, Giver of Kindness; Dan McLaughlin, Financial Elder Abuse Investigator.

"They did a beautiful job," said Janet. "We are so fortunate that they did this for us."






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