

CONNECTIONS

Investing in Our Future, One Member at a Time

As the days become shorter and the nights longer, we know winter is approaching, a sure sign that our holiday season has begun. This time of year is filled with warmth and happiness as family and friends gather together and holiday traditions take center stage. Let's all be inspired by these comforting moments as we begin a new year together.

In the final weeks of 2024, I am excited to report that VLFCU is on track for a strong finish. As part of our commitment to excellence, we will strengthen our workforce, ensuring we are better staffed to be responsive to your needs. With a more robust team, we can streamline our operations, making it more convenient for you to use our services.

Our member retention growth is trending positively. We remain focused on member satisfaction as we strive to maintain this upward course. We are dedicated to fostering lasting relationships, and it is rewarding to know our members feel a genuine sense of belonging.

I am also happy to report that during our first full year in our new Norwalk branch, we exceeded all expectations, making our presence even stronger. Collectively, all these efforts are positioning us to end the year strong, for even greater accomplishments in 2025.

Our financial performance remains strong, with core ratios aligned with industry standards. The steady growth in asset size is a reflection of our successful strategies. I am pleased to see our loan portfolio expanding and impacting our revenue streams at the same time. Return on Assets (ROA) demonstrates our ability to generate profits. We remain strong in terms of capital ratio, which supports growth and member confidence.

As we near the completion of our 2025 business plan and budget, the outlook for the upcoming year is incredibly reassuring. We are positioned well for another strong year ahead thanks to the dedication and hard work of our diligent staff. We also owe a great deal of gratitude to our board for their unwavering guidance and leadership. The collaboration between staff and board has created an environment conducive to innovation and excellence, enabling us to set ambitious yet achievable goals. Most importantly, we extend our heartfelt thanks to our members for their continued support and trust in us. Your loyalty is the foundation of our success, and it motivates us to strive for excellence every single day. Our unity is our greatest asset. Together with our dedicated team and strong leadership, we can all look forward to another exceptional year.

In closing, the VacationLand family wishes you and your families a Merry Christmas and a prosperous new year. Let's all celebrate the magic of the season and the new beginnings that lie ahead.



Bryan P. Myers

Chief Executive Officer
VacationLand Federal Credit Union

Your Privacy is Important to Us

Privacy Notice: Federal law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at <https://vlfcu.org/privacy.pdf>



To request a free copy of the Privacy Policy, give us a call at 800.691.9299.

BizLink 247 Provides Security & Controlled Access for Businesses

Designed for the special needs of larger businesses, BizLink 247 and its companion PIB MLO (multi-login) allow a business owner to have separate logins for each employee, with each employee having individual permissions in online banking. If you are familiar with It's Me 247, learning how to use BizLink 247 will be easy, as the business version is very similar to the member version.

Interested businesses can contact our Member Business Services Department at 419.625.9025 for more details about BizLink 247, as well as lending options and other products designed to help the success of your business!

 **Interested businesses can contact our Member Business Services Department at 419.625.9025 for more information about BizLink 247!**

Make This Tax Season a Winning One

Experience Member-Only Discounts on Top Tax Services

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier. You can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or you can save up to \$25 on in-office tax prep services from H&R Block and have your taxes filed by professionals who can ensure your maximum refund.

TurboTax® - Save 20%

- File with confidence that your taxes are done right
- Guaranteed maximum refund
- Tax experts to help or even file for you

H&R Block - Save up to \$25

- Biggest refund possible or your money back
- Expert help with or without the office visit
- H&R Block expert within 5 miles of you

Plus, as a valued member of VLFCU you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes to take your tax return even further.

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



**SCAN THE QR CODE
TO START TODAY
AND SAVE!**

Calling All High School Seniors!

Scholarship applications are now available on our website at vlfcu.org or pick up a copy at any VLFCU branch. Members who are graduating high school in 2025 and have been a member for at least one year are eligible to apply for one of six scholarships valued at \$1,000 each.

The deadline to apply is March 1, 2025!



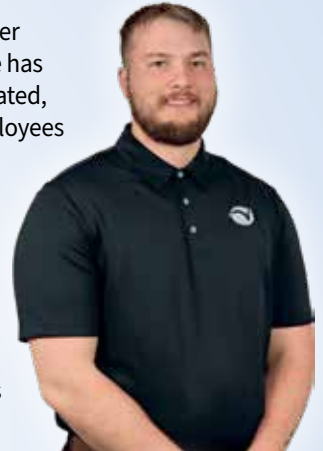
Meet Austin Beidelschies & Kayleigh Pylant

At VacationLand, we encourage our employees to advance their careers when opportunities arise. We would like to take a moment to introduce two employees who were recently promoted to management positions.

MEET AUSTIN BEIDELSCHIES, our Consumer Lending Operations Manager. Austin started with us as a teller in November of 2020 after graduating from BGSU with an associate's degree in business/accounting. Since then, he has held positions as a head teller and Member Relations Representative. When asked about his newest position, he stated, "I have enjoyed building relationships with our Indirect dealerships so far. I also enjoy working with my fellow employees and helping in any way I can. My team works very well together, and I appreciate all their hard work."

Austin has been motivated by his supervisor, Jami Risner, our Chief Lending Officer. "I think VLFCU is special. If you work hard there are a lot of opportunities for growth. I also appreciate the coaching type of environment that exists here," says Austin. He credits his management style to Jami's mentoring by not just giving an employee an answer to a question but explaining the process behind the answer. His goal for his department is "to be the best leader I can be and ensure my team has the tools they need to be successful."

Austin resides in Huron with his wife, Hailey, and beautiful baby daughter, Leia, who was named after the Star Wars character. He claims to be a "total nerd." That's ok with us!



MEET KAYLEIGH PYLANT, our Member Experience Manager. Kayleigh was hired as a Member Relations Representative in May of 2023 after working as a head teller for several years at another financial institution. She applied for this new position in management so she could help establish initiatives that will best suit our members and staff.

When asked about her experience at VLFCU, Kayleigh was full of enthusiasm! She said, "VLFCU is the best organization to work for. We have a strong sense of community with personal connections where you aren't just another number, you are part of a community that directly impacts the people around you. Just within a short time here, I was able to grow to where I wanted to be and had the people around me to support it. I appreciate having my boss, Alli, always supporting and backing up my ideas while also giving me the criticism I need to succeed. It is a blessing to have a supervisor appreciate what you want to do for your organization."

Kayleigh graduated from Danbury High School and attended cosmetology school. She still has a passion for helping people with skincare, hair, and makeup. Kayleigh and her husband, Nathan, reside in Perkins Township with their two daughters, Grace and Emma. They have 2 kitties as well, Tyler and Luna. According to Kayleigh, "we are homebodies for the most part, but we are always up for an adventure if one arises!"



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.

- 🕒 Wednesday, January 1, 2025: New Year's Day
- 🕒 Monday, January 20, 2025: Martin Luther King Jr. Day
- 🕒 Monday, February 17, 2025: Presidents Day



ITM at Fisher-Titus Provides Access to Us and Your Funds

Now, you can enjoy the convenience of an on-site ITM at Fisher-Titus Medical Center, located across from the Healing Grounds Coffee House and Pharmacy. Whether you're visiting a loved one, attending an appointment, or just stopping by, access your VLFCU funds and even speak with one of our staff members if you need further assistance.

Photo Credit to Fisher-Titus Medical Center.

HAPPY
Holidays
from



VacationLand Federal Credit Union
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SENIOR CONNECTIONS

Don't be Fooled by a Fake Package Delivery Scam

Online purchases and package deliveries skyrocket during the holiday season. Naturally, scammers use this opportunity to trick busy shoppers into giving out their personal information. Here's what you should know about a new twist on delivery scams.

How the scams work

You receive a text message from what appears to be a delivery driver looking for your home. It says something like this: "Hi! My name is Tony. I work for FedEx, and I'm trying to find your house. Please call me." If the message seems a little strange to you, trust your gut. It's a scam!

A different delivery scam includes a text stating, "The USPS package has arrived at the warehouse and cannot be delivered due to incomplete address information. Please confirm your address in the link. <https://realmastrm.com> The US Postal team wishes you a wonderful day."

If you call the number, the scammer will ask you to confirm your personal details, including your name, address, and possibly even your credit card information. If you don't remember ordering anything that needs to be delivered, the caller may try to convince you the package is a gift from a friend or relative.

Also, look out for text or email messages that ask you to reschedule a delivery or pay a small delivery fee. These messages often look legitimate — containing official logos and using professional language. But if you click, you may download malware onto your computer that gives con artists access to personal information and passwords.

In either case, the package doesn't exist. If you give up your personal information, it will be in the hands of con artists, and you'll be at risk of identity theft.

How to avoid online shopping scams

- **Keep track of your deliveries.** Scammers hope you'll just assume they are talking about a package you ordered recently, without double-checking. It will be much harder for them to fool you if you know what packages you are expecting, from what companies, and when.

- **Know delivery company policies.** Delivery companies will never contact you with unsolicited calls or texts. Depending on how you signed up for notifications, messages usually are posted within a secure online portal. Be leery of unsolicited messages, especially if you never signed up for text alerts.
- **Never give sensitive personal information to strangers.** If an unsolicited caller asks you for personal information, even if they claim to represent a company you trust, hang up and call the company using the official customer service number. Calling the company yourself is the best way to determine if the inquiry is legitimate or a scam.

Content courtesy of the Better Business Bureau®



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