

CONNECTIONS

Jami Risner Announces Retirement

With 31 years of banking experience behind her, Jami Risner our current Chief Lending Officer (CLO), has announced her retirement this coming July. Jami has served our members and staff at VLFCU for the last 16 years, starting as the Mortgage Manager and moving quickly into the role of overseeing all consumer lending as the Senior VP of Consumer Lending. She has served as the CLO for the last three years.

Some of her accomplishments at VLFCU include:

- ① Lead contact for Community Development Financial Institutions (CDFI)
- ① Served on the Advisory Board for 3 years at myCUMortgage
- ① Chair for VLFCU Loan Committee
- ① Developed our Indirect Lending Program
- ① Increased annual mortgage portfolio from \$4 million to over \$20 million within two years and maintained for over 3 years
- ① Attended CUNA Collection School
- ① Attended CUNA Residential Real Estate and Consumer Lending Conferences
- ① Attended CUNA Compliance School
- ① OMEGA I and II Commercial Lending
- ① 2023/24 Board Member of Habitat for Humanity
- ① Advocated on behalf of Credit Unions at the U.S. Capitol during the Hike the Hill event
- ① Graduate of Sandusky County Leadership

Jami started her career as a file clerk for Croghan Community Bank and moved to the collections department where she stayed for about 5 years. From there she moved into the role of a mortgage specialist for the Clyde Savings Bank for 4 years before they merged with First Financial Bank. She stayed

“

For over sixteen years, Jami has been a dedicated leader, valued co-worker, and mentor to everyone within the VLFCU Family. She has taken on many leadership challenges over the years and has succeeded in everything she has been involved with, making life better for both staff and our members. She has been a tremendous asset and friend to all of us at the credit union and will truly be missed.

through the merger and was promoted as a commercial lender and branch manager before joining the VLFCU team in 2008.

According to Bryan Myers, our CEO, “For over sixteen years, Jami has been a dedicated leader, valued co-worker, and mentor to everyone within the VLFCU Family. She has taken on many leadership challenges over the years and has succeeded in everything she has been involved with, making life better for both staff and our members. She has been a tremendous asset and friend to all of us at the credit union and will truly be missed. I personally wish her the very best as she moves forward with the next chapter of her life.”

Jami says she will miss the relationships she has developed with our members and staff and has enjoyed mentoring staff and management. She is excited about her upcoming wedding in June to her fiancé Gregory Palovich and is currently making her own wedding dress. She will be relocating from Clyde, Ohio to Concord, Ohio and plans to join a golf league to enjoy her retirement. **We wish Jami, Gregory, and their family all the best as they start a new life together! Thank you, Jami, for your dedication to the success of VLFCU and your passion for the credit union difference!**

***NOTE:** In our Summer Newsletter edition, we will feature Steve Frankfather who is currently being mentored by Jami to take over consumer lending.*



Join Us For These Upcoming Community Events!

Your credit union is immersed in the communities we serve and we hope that you will join our efforts at these upcoming events and fundraisers.

🕒 **Credit Union Youth Month**

April 1 – April 30

Visit one of our five branches to participate in the celebration and contests for members up to the age of 17 years.

🕒 **Identity Theft Presentation at the Sandusky Library**

Tuesday, April 15, 2:00pm-3:00pm

Join us on Tuesday, April 15, for our Identity Theft Presentation at the Sandusky Library. Thanks to our partnership with the Sandusky Library, you can learn how to protect yourself, your personal information and your money.

🕒 **Earth Day Extravaganza at Osborn MetroPark**

Saturday, April 26, 11:00am-3:00pm

Join us in celebrating Earth Day! There will be fun for the whole family, including kid's crafts, live animals, informative displays, food trucks, retail vendors, and the Ohio Wildlife Youth Art Show!

🕒 **VLFCU Veterans' Donation Drive**

May 1 – May 31

Veterans' Donation drive for residents of Ohio Veterans Home. A list of needed items will be available on social media, our website, and in-branch. Monetary donations also accepted.

🕒 **Annual Stuff the Bus Donation Drive Kickoff**

Monday, June 23

Drop off new school supplies or monetary donations to any of our five branches by August 1st. Shopping lists and more details will be available on our website.



🌟 **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.

- 🕒 **Monday, May 26, Memorial Day**
- 🕒 **Thursday, June 19, Juneteenth Independence Day**
- 🕒 **Friday, July 4, Independence Day**



Update Your Information For Multifactor Authentication

As another layer of account security, and to protect member information from unauthorized access, we will be turning on multifactor authentication (MFA) for online and mobile app banking in the near future.

What is multifactor authentication?

It is a security control that requires you to provide two or more verification factors to gain access to a system. In an era where cyber threats are increasingly sophisticated, it is important that we do everything we can to ensure our members have secure access to their account information online.

As we prepare to enable MFA, please review your personal information in online banking, especially your email addresses and phone number to ensure we have your most up to date information. We will be communicating more information on MFA soon. Stay tuned!



Introducing MoneyEDU: An Exclusive Benefit For VLFCU Members!

We're excited to introduce MoneyEDU, our online financial wellness program exclusively for VLFCU members. MoneyEDU's personalized resources are designed to empower you, giving you the tools to take control of your finances, break free from debt, and build a secure financial future.

Here are just a few of the resources available to you:

④ Interactive Courses

Over a dozen courses designed to suit your busy schedule. Learn at your own pace, get actionable suggestions for your financial checklist, and earn completion certificates you can share.

④ Create a Financial Plan

Our tools will help you track your progress and adjust as needed to stay on track. Create a budget, track your progress each month, set personalized financial goals, and more. You can even add tasks to your Outlook, Yahoo, Google, and other online calendars.

④ Assessments and Tools

Measure your financial health, assess your risk of identity theft, project retirement savings, and more.

As a VacationLand member, you have free access to MoneyEDU. If you haven't already, register now for personalized resources or browse our Financial Wellness Center: vlfcu.org/financial-literacy



Have a question? Contact Heather Gilchrist at hgilchrist@vlfcu.org or 419-625-9025, ext. 1342. We are here to help you succeed!

New ID Requirements for Shared Branch: Introducing ID Check for Shared Branch

With account takeover fraud on the rise, Co-Op Shared Branching is adding new ID-proofing security when accessing your account in person at an **out-of-state** Shared Branch location. This new fraud prevention measure allows us to make certain it's YOU trying to access your account, not an imposter.

If you bank at one of our Shared Branch locations, a teller can now identify and authenticate members with out-of-state IDs in the branch through a QR code and one-time passcode multifactor authentication verification. This additional layer of authentication will be used for loan payments, cashier's checks, deposits, withdrawals, transfers and account inquiries.

How It Works:

- ① Scan the QR code located in the branch or visit verify.coop.org.
- ② Select your credit union's name from a drop-down list.
- ③ Enter your member number and the last four digits of your social security number.
- ④ Upload a photo of your ID.
- ⑤ Take a selfie.
Tip: Save your validation for an even quicker experience next time!
- ⑥ Show your one-time passcode to the teller (passcode is valid for 20 minutes).

This added security measure will roll out at all Shared Branching credit unions starting **May 1, 2025**. If you have any questions, please contact us at 800.691.9299.



Meet Heather Bussey

Hello! I am Heather Bussey, and I am delighted to introduce myself and let you know I will be joining Dave Karikas with Preferred Planning Associates as a second financial advisor here at VacationLand Federal Credit Union.

I have been with Preferred Planning Associates since 2011 and currently hold my FINRA Series 7 and 66 licenses in addition to insurance licenses. I am committed to assisting you in achieving your financial objectives while delivering exceptional service and support. My aim is to foster trust and build enduring relationships with clients through integrity and personalized attention. Understanding each member's unique financial situation and goals forms the foundation of my approach in helping improve your financial future.

By taking the time to understand your goals, I offer personalized services and craft customized financial plans to meet them. My practice is grounded in honesty and a steadfast commitment to acting in your best interest. I take pride in making a difference in my clients' lives by helping them achieve their financial goals.

Whether starting to build your savings, planning for retirement, saving for a child's education, or aiming to grow your wealth, I possess the experience and resources to guide you every step of the way. Together, we can create a roadmap designed to achieve your financial goals and help secure your financial future.

It is a privilege to serve and support you in pursuing your financial goals and dreams. Please feel free to reach out if you have any questions about the services provided. I look forward to meeting you.



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

ITM Expansion

Last Fall we announced the addition of ITM's in the drive thru at our new Norwalk branch. Since then, we have installed an ITM across from the Healing Grounds Coffee House in the Fisher-Titus Hospital. This is accessible to both their staff, patients, and visitors. So if you need us, we can be on-screen with you!

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.



For additional information on money access, call 800.691.9299 to speak to a local Member Relations Representative.



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

 /VacationLandFCU

 /VacationLandFCU

 /VacationLandFCU

 /company/VacationLandFCU

 /VacationLandFCU

vlfcu.org

T: 800.691.9299 • Telephone Banking: 419.621.8328

ESI EXCESS SHARE
INSURANCE

Federally Insured by NCUA.

