

CONNECTIONS

Jami Risner Named Chief Lending Officer



With decades of banking experience, it is no surprise that Jami L. Risner was recently promoted to Chief Lending Officer at VacationLand Federal Credit Union! Jami has been with VLFCU for over 14 years and during that time has overseen what is considered the “consumer” side of lending. In October of 2021, the credit union had an opportunity to streamline the lending processes and combine roles to create the CLO position. Jami now manages all lending departments including consumer, business, mortgages, and collections.

According to CEO, Bryan Myers, “As the credit union continues to grow, we know that Jami possesses the desire to ensure that all of our members have a positive experience with our lending team. Whether you are a business owner, a first-time homebuyer, or a boat owner, we want the process to be friendly and efficient for our members. Jami is an asset to this endeavor.”

We all need a work-life balance, so outside of work, you might find Jami spending time with her family and friends in Clyde, crocheting a blanket for a co-worker’s newborn, or spoiling her two cats. We hope you join us in congratulating Jami on her promotion and commitment to our members!

Upcoming Holiday Closings & Events

- ⤷ VLFCU Easter Egg Trail: Saturday, April 9th from 2pm-4pm, drive-up event at Osborn MetroPark
- ⤷ National Credit Union Youth Month: All of April. Visit any branch for details.
- ⤷ Memorial Day: Monday, May 30, all branches closed
- ⤷ Juneteenth Day Observed: Monday, June 20th, all branches closed
- ⤷ Independence Day: Monday, July 4th, all branches closed

Members can access their accounts 24/7 through the VLFCU mobile app, online banking, Teller Phone banking, and our ATMs.



Take VLFCU with You Wherever You Go

Whether you are headed off to college, relocating, enlisting in the military, or just taking an extended vacation, remember to take VLFCU with you! There is no need to open an account at another financial institution when you have free access to your accounts in-person or in the palm of your hand. Check out these services:

First, VLFCU is part of the **CO-OP Shared Branching Network**. This service allows you to access your VLFCU account from just about anywhere in the United States and even in other countries!

- Ⓧ Access your account at over 5,600 participating credit union branches
- Ⓧ You just need your VLFCU account number and a valid government issued ID
- Ⓧ Make a deposit, pay a loan, or withdraw cash just like you would in our branches
- Ⓧ Download the Shared Branching Locator app to find nearby credit unions and get directions

Second, if you don't already have the **VLFCU mobile app***, now is the time to download it to your phone. We recently upgraded the app, and here are just a few cool things you can do with it:

- Ⓧ **Multiple Authentication Options:** Access your account information quicker utilizing fingerprint recognition, facial recognition, voice recognition or PIN number.
- Ⓧ **Improved Mobile Deposit Functionality:** Deposit checks to your account from anywhere using a mobile device. (Prior approval for this service is required.)
- Ⓧ **Integrated Debit & VISA Card Controls:** Take control of your debit and VISA cards by turning them "off or on" and setting transaction alerts to notify you of card activity.
- Ⓧ **eStatement Access:** View your statements directly within the app.

You can also check your current balances, transfer money, access Bill Pay and Popmoney®, and more!

Before you head out, reach out to us to discuss how our mobile services and Shared Branching can make life easier on you!



 For more information on all our convenience services, visit vlfcu.org/personal/convenience-services

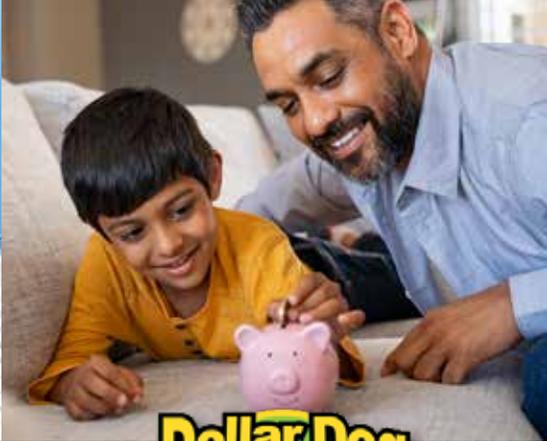
Feel the Love Sweepstakes

Congratulations to the following winners of February's Feel the Love Sweepstakes. We hope you each enjoy your \$200 gift card to a local restaurant.

- Ⓧ Heather Aschemeier – Chez Francois
- Ⓧ Sandra Coe – J Bistro
- Ⓧ Pamela Gaudiello – Marconi's
- Ⓧ Mary Majoy – The Wine Vault
- Ⓧ Andrea Parker – Crush Wine Bar
- Ⓧ Todd Wagner – Angry Bull

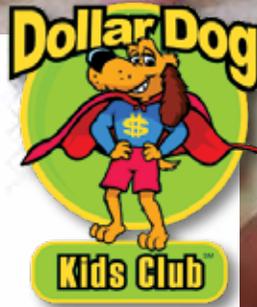


 To see all the winners, go to our Facebook page facebook.com/VacationLandFCU



April is Youth Month

As part of our National Credit Union Youth Month celebration, each branch will host contests throughout the month for both our younger members and teenagers. Have a child in your family that is not yet a member at VLFCU? Open any youth account in April, and we will give them a free gift! This applies to newborns up to teenagers who are 18 years of age*.



Kids enrolled in our Dollar Dog Savings program will benefit even more in April:

- Ⓞ Receive double tokens when they make a deposit of \$10 or more from April 1 to April 14.
- Ⓞ Dollar Dog tokens will be worth double their value from April 16 to April 30, up to 10 tokens per day!
- Ⓞ Kids age 5 to 12 years can enter a drawing to win \$10 just by telling Dollar Dog why they save their money! There will be one winner at each branch. Enter by April 30th.

We are also celebrating our teenagers in April! They may not have Dollar Dog tokens to redeem, but they can enter to win a \$15 gift card by completing a brief checkbook or budget exercise. Our staff will be on hand to help get them started, if needed!

If your son, daughter, grandchild or neighbor will be headed to college soon, now is a great time to review the benefits of our Campus Connection account. Our Financial Empowerment program is also a free financial literacy resource for anyone looking to learn more about college expenses, budgeting, and other topics that face all adults at different stages of life!

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New Website on the Horizon

Not only will we be celebrating our youth in April, by the end of the month, we will be launching a new website! The new site is being built as a mobile-first platform, meaning that it is first being scaled for smart phones and mobile devices, but still provides quality performance on a laptop or desktop computer. The new platform is even more secure than ever, and the layout will require fewer clicks to get to the information you need. The layout will be different, but you will still have easy access to online banking at the top of the home page. Watch for more details online, in the branches, and in your email.



 For updates on the new website, go to our Facebook page facebook.com/VacationLandFCU

Checks & Balances

We hear about internet scams and hacks every day in the news and on social media. Even though these are very real and serious crimes, we want to point out that physical check scams are still prevalent. Criminals are using sophisticated equipment to create fictitious checks that too often make their way through the banking industry. These include fake cashier's checks and money orders.

Any time a check is deposited, real or fake, it can take up to 7 business days for VLFUCU (or any financial institution) to receive the final settlement from the paying institution. In the meantime, if the financial institution gives you access to the money, you are still responsible for the funds if the check does not clear. At VacationLand we have tools to help us verify that a check is real, but no system is fool-proof.

Protect yourself from being the victim of a check scam by familiarizing yourself with some of the most common scams.

- ① **Lotteries and Suddenly Rich Scams:** The recipient receives notice that they won a lottery or are inheriting money, but must pay the taxes and fees before the money can be sent. The criminals may even send "the winnings" as a fake cashier's check and ask the recipient to send the taxes after they deposit the check.
- ② **Overpayment on Online Auctions and Classified Listings:** Ever sell something online and receive an overpayment? In this scam, the criminals are posing as buyers who tell you that they mistakenly sent you too much and are hoping that you will be kind enough to send them the difference before their check is returned.
- ③ **Mystery Shopper or Work from Home Scam:** In these scenarios, scammers advertise employment opportunities and send the new hires a "bonus check" or cashier's check in exchange for payment of account activation fees or to mystery shop a retailer with a money wire transfer service. The recipient deposits the fake check into their personal account and wires the money to what appears to be a legitimate business.
- ④ **Personal Assistant Scam:** During this scam, the victim is led to believe that they have been hired as a personal assistant. They receive a check and instructions to purchase gift cards for their new client. Once the client receives the PIN numbers on the gift cards, they use them online instantly, leaving the victim to cover the fake check when it doesn't clear.
- ⑤ **Car Wrap Decal Scam:** The victim sees an ad or is contacted through an online job site regarding potential income for wrapping their car for an advertiser. The scammer sends the interested candidate a check with instructions to deposit it and send a portion to the vendor that will install the wrap. Only the "installer" never reaches out and the victim is left to make good with their financial institution.

Here are some tips from the Federal Trade Commission:

- ⊕ Never use money from a check to send gift cards, money orders, or wire money to strangers or someone you just met. Many scammers demand that you send money through money transfer services like Western



Union or MoneyGram, or buy gift cards and send them the PIN numbers. Once you wire money, or give someone the gift card PINs, it is like giving someone cash. It's almost impossible to get it back.

- ⊕ Toss offers that ask you to pay for a prize. If it's free, you shouldn't have to pay to get it.
- ⊕ Don't accept a check for more than the selling price. You can bet it's a scam.

For additional information on check scams, please visit <https://consumer.ftc.gov>. You are always welcome to stop by any of our branches to help determine the legitimacy of a check or to discuss any potential scams.



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