

CONNECTIONS

VLFCU Announces 2021 Scholarship Recipients

VacationLand Federal Credit Union awarded six new scholarships to members graduating 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 homes, a work place, EHOVE, a softball game, and a VLFCU branch. Although many deserving students applied, the following 2021 graduates were selected:



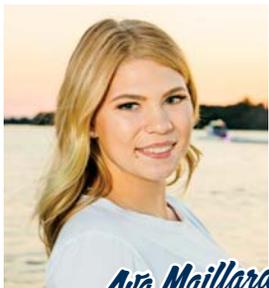
Natalie Lambert

Natalie Lambert is a graduate of Edison High School who plans to attend Kent State in the fall majoring in Finance. While attending Edison HS, Natalie was a member of National Honors Society, Spanish National Honors Society, Spanish Club, Key Club, and Varsity Volleyball. She also volunteered as a personal tutor for grade school students.



Sam Solowiej

Sam Solowiej is a Firelands High School graduate who plans to attend Wooster College in the fall majoring in Developmental Psychology. While attending Firelands High, Sam was involved in varsity football and wrestling, marching band and honors choir. He was a four-time letter winner in football. He was also a member of the National Honor Society.



Ava Maillard

Ava Maillard is a Sandusky High School graduate who plans to attend The Ohio State University majoring in Radiologic Sciences and Therapy. During high school, she was a member of the soccer and softball team, swan club, and National Honor Society. Ava was also involved in student council and the Youth Advisory Council (Erie County Youth Foundation) and Sandusky Youth Commission.



Aubrey Thomas

Aubrey Thomas is a Margaretta High School graduate who plans to attend the University of Toledo to become a Nurse Practitioner. While attending Margaretta High, Aubrey was a four-year letter winner in golf, a member of the National Honor Society, and participated in both Clothe-a-Child and ECBBB Santa Workshop Community Event.



Octavia Schnittker

Octavia Schnittker is a graduate of Perkins High School who will be attending Otterbein College in the fall to pursue a double major in Business and Sports Management. During high school, Octavia was a member of the National Honor Society and The Quadrant Yearbook staff. She also served as a mat maid for Varsity Wrestling, manager for Varsity Football, and volunteered at Serving Our Seniors.



Thomas York

Thomas York is a graduate of both EHOVE and Sandusky Central Catholic High School. Thomas has been accepted to the University of Northwestern Ohio where he plans to pursue a degree in Diesel Mechanics with a specialization in Agricultural Equipment. During high school, Thomas was involved in basketball and volunteered for the Sandusky Parks Department and Sandusky Central Catholic Fish Fry.



Stuff the Bus Erie County 2021 Kick-Off



The Stuff the Bus Erie County Committee is asking for the community's assistance to help provide hundreds of backpacks to local students attending classes at any school district within Erie County. The committee is expanding the program this year to include students entering grades K-8.

VLFCU members and area residents can participate by donating new backpacks and school supplies. A list of needed supplies and collection sites is available on our website at vlfcu.org/stuffthebus. Parents and legal guardians can also register students for the program online with the same link.

Tax deductible monetary donations are also being accepted for backpacks and school supplies. Please make checks payable to United Way of Erie County (write "school supplies" on memo line.) Mail checks to: VacationLand Federal Credit Union, 2911 Hayes Ave., Sandusky, OH 44870, Attn: Marketing. Cash donations can be deposited at any VLFCU branch.

The campaign will conclude on August 2, 2021 to give the committee and their volunteers ample time to inventory donations, stuff the backpacks, and deliver to the schools. Distribution of the backpacks will be coordinated by each local school district.

PLEASE CONTACT HEATHER GILCHRIST AT 419-625-9025, EXT. 1342 IF YOU HAVE ANY QUESTIONS ABOUT THIS PROGRAM.



Refer-A-Friend and Earn Cash!

Have you heard about our Refer-A-Friend program? You can earn a \$25 dividend when you refer a new member, up to four new members every 12 months! Limitations apply, visit vlfcu.org/refer to download a referral card and review the rules, or pick up a card at one of our five branches!



The secret is out!
Earn \$25 for each new member that you refer.
Visit our website
vlfcu.org/refer to
download your referral
card today!



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://www.vlfcu.org/images/PDFs/Privacy-Notice-05-2021.pdf>.



To request a free copy of the Privacy Policy,
give us a call at 800-691-9299.



Fill Your Summer with Some Fun!

You deserve to have some fun this summer! Let VLFCU help you and your family enjoy all that summer has to offer with our Personal Loan Promotion!

- Ⓞ No processing fees
- Ⓞ No pre-payment penalty
- Ⓞ Receive 2% off your qualifying APR*
- Ⓞ Borrow between \$500 to \$5,000
- Ⓞ Choose the terms that work best for you: 12 months, 24 months, or 48 months

What're you waiting for? Book that dream vacation you've been waiting patiently to take. Buy those new appliances you've been coveting. Turn your backyard into your Pinterest-style oasis. Furnish your student's college dorm to be the envy of the campus. Or consolidate debt and pay off bills. With a personal loan, the possibilities are endless!

This offer is only good until July 31, 2021! Call us today at 800-691-9299 or visit your local branch so our friendly staff can help make this summer one to remember!

*Membership eligibility is required with a minimum deposit of \$25.00 in a Share/Savings Account. Member must be in good standing with VLFCU. Available for personal loans with amounts financed between \$500.00 and \$5,000.00 with a term of 12, 24, or 48 months. *APR = Annual Percentage Rate. All loans subject to approval and actual APR will be based on individual creditworthiness. Limit one promotional loan per borrower. Personal loan may not be used to pay down an existing VLFCU debt. Effective June 1, 2021 to July 31, 2021. Subject to change or cancellation without notice. Payment Examples: \$5,000 loan for 12 months at 5.25% APR would result in 12 payments of \$428.61. \$5,000 loan for 24 months at 6.25% APR would result in 24 payments of \$222.17. \$5,000 loan for 48 months at 7.25% APR would result in 48 payments of \$120.32*

Upcoming Closings

All VLFCU branches will be closed to observe the following holidays. Your accounts will be accessible through Online Banking, the VLFCU mobile app, ATMs, and Tellerphone.

- Ⓞ Monday, July 5th, Independence Day Observed
- Ⓞ Monday, September 6th, Labor Day



SENIOR CONNECTIONS

Romance Scams in Later Life

Romance scams don't just occur over the internet. This "con" also takes place in-person and targets widows and widowers. Local residents Fritz Everson and his wife Jenny, said they went through hell to protect Fritz's father, Dean, from being emotionally manipulated and financially exploited by a female "friend", 30 years his junior.

Dean and his wife knew the younger woman from a restaurant/bar they would frequent. Once a widower, the younger woman expressed more interest in Dean. "She would rub his leg and snuggle up to him. Then they would go on 'dates,' out to dinner. He believed that she was going to go to school to become a nurse, they would get married and she would take care of him. He truly believed that," Jenny explained.

As time went on, she became possessive of Dean and was driving a wedge between him, Fritz and Jenny. "We became alarmed when Fritz went to his Dad's home, to pick him up, and he was gone." When Fritz called his Dad's cell phone, Dean answered the phone laughing and said, he was on his way to a Shania Twain concert, in Columbus. Dean had bought four tickets - one for himself, for her, her daughter and her daughter's friend. A music experience, he admitted later, he didn't like.

The spending didn't stop there. Jenny said, "He was giving her money because she told him she needed help with her bills." As Dean's health declined, he needed a nursing home. She would visit and he would give her all the money he had in his pocket. Sometimes as much as \$200.00 - \$300.00. In the end, what stopped the elder exploitation was his death. Jenny and Fritz believe, if Dean were still living, she would still be trying.

Since this case, the Ohio Attorney General's Office has established the Elder Justice Unit. Financial elder abuse is complex. It requires specific expertise to effectively investigate and prosecute. The OAG's Elder Justice unit knows the laws, rules and regulations and can provide expertise to law enforcement, Adult Protective Services and prosecuting attorneys to crack these cases and stop financial elder abuse. For more information about financial elder abuse call Serving Our Seniors (419-624-1856) or Dan McLaughlin, Financial Elder Abuse Investigator (419-627-7735).

Content courtesy of Serving Our Seniors

 Stay up to date on the latest Elder Abuse news by visiting servingourseniors.org

FACTS ABOUT ELDER EXPLOITATION

DEFINITION OF FINANCIAL EXPLOITATION - It is the misuse, mismanagement, or exploitation of property, belongings, or assets. This includes using an older adult's assets without consent, under false pretense, or through intimidation and/or manipulation. (Source: National Institute on Aging)

COMMON TACTIC USED TO COMMIT ELDER EXPLOITATION - The perpetrator endears themselves to the older person and later asks for money. The perpetrator works to isolate the older adult from existing supportive relationships.



Fritz & Jenny holding photo of Dean.



DID YOU KNOW?

Did you know that the Better Business Bureau® has a scam tracker where you can view active and past illegal schemes or fraud in your area?

Visit the BBB Scam TrackerSM at bbb.org/scamtracker for more details.



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