

At VacationLand FCU, we anticipate members' needs and exceed their expectations with our superior service and products. We make it our duty to help our members achieve their personal financial objectives.

In addition, we pledge to continually ask our members what else we can do or how we can improve their banking experience. We then respond with customized solutions designed to meet individual needs.

- **SAVINGS ACCOUNTS**
- **CHECKING ACCOUNTS**
- **ACCOUNT ACCESS**
- **CO-OP SHARED BRANCHING**
- **CREDIT CARDS**
- **LOANS**
- **MORTGAGE LOANS**
- **HOME EQUITY LINES OF CREDIT**
- **TERM SHARE CERTIFICATES**
- **IRA ACCOUNTS**

BECOME A MEMBER

We would like the opportunity to demonstrate our vision of becoming our members' chosen lifetime financial partner and improving our communities for future generations. Our field of membership includes anyone who lives, works, worships or attends school in Erie County, Ohio; Huron County, Ohio; York Township in Sandusky County, Ohio; Adams, Thompson, Reed or Venice Townships in Seneca County, Ohio; and Village of Green Springs, Ohio. Membership is also extended to the employees of the Board of Education who work in Huron County, Ohio, employees of the Board of Education of the EHOVE Joint Vocational School, and employees of Ohio Edison who work in Sandusky, Bellevue, Norwalk and Port Clinton, Ohio. Immediate family members of all eligible members also qualify for membership. A \$5 share deposit is required to open an account.

JOIN TODAY AND EXPERIENCE THE CREDIT UNION DIFFERENCE!

Whether you're saving for retirement, purchasing your first car or buying your dream home, we are here for you. **LET OUR FRIENDLY, KNOWLEDGEABLE REPRESENTATIVES PROVIDE HASSLE-FREE SOLUTIONS FOR ALL YOUR FINANCIAL NEEDS.**

LOANS

A great advantage to being a member of VacationLand is having access to our low-cost loans, designed to keep more money in your pocket. Our lower rates, lower fees, flexible payment options, and no prepayment penalties will help you achieve your life goals.

- New and Used Automobile Loans
- Marine/Boat Loans
- Recreational Vehicle Loans
- Motorcycle Loans
- Personal Loans

MORTGAGE LOANS

We offer a full array of mortgage programs.

- New Home Purchase
- Mortgage refinancing
- FHA loans
- VA loans
- USDA loans

HOME EQUITY LINE OF CREDIT

A Home Equity Line of Credit is an excellent solution if you want access to your money over time, and only want to pay for what you actually borrow. Flexible payments are available.

- Loan consolidation
- Home additions and improvements
- Tuition payments

BUSINESS LOANS



SANDUSKY
2911 Hayes Ave.
Sandusky, OH 44870
T: 419.625.9025
T: 800.691.9299

VERMILION
1607 State Rd., Ste. 11
Vermilion, OH 44089
T: 440.967.5155
T: 800.691.9299

SANDUSKY
2409 E. Perkins Ave.
Sandusky, OH 44870
T: 419.625.9025
T: 800.691.9299

NORWALK
26 Executive Dr.
Norwalk, OH 44857
T: 419.668.6346
T: 800.691.9299

HURON
2402 University Dr.
Huron, OH 44839
T: 419.433.3229
T: 800.691.9299

TELEPHONE BANKING
877.256.3336

www.vlfcu.org



ESI EXCESS SHARE INSURANCE

Rev. 9/23

Products & Services

Discover the financial freedom of membership.



Federally Insured by NCUA.

CREDIT CARDS

With a VLFCU Visa® Credit Card, you have all the purchasing power you need and the freedom to use it anywhere Visa® is accepted. Choose the card that is best for you and rest assured that you are protected against unauthorized use.

- No Annual Fee
- Low monthly payments
- No balance transfer fee
- Manage account online
- Lost or stolen card services
- Earn points for merchandise, travel or cash back with a Rewards Visa®

CHECKING/SHARE DRAFT ACCOUNTS

Choose a checking account that is right for you and access your account anytime through your free debit card, online banking, the VacationLand FCU app, or Telephone Banking.

VALUE CHECKING PLUS+

Featuring Benefits Plus+®, this checking account gives you peace of mind and is packed with features that will save you time and money!

- No minimum balance
- Unlimited check writing
- Free online banking
- Overdraft privilege for qualifying members
- Free personal checks, cashier's checks, and money orders
- Identity Theft Protection featuring Restoration Rescue®
- Lowest guaranteed pricing on travel services booked by Benefits Plus+®
- Cash back rebates on travel
- Discounts on restaurant and merchant gift cards
- Discounts on theme parks, sporting events, and concerts with Ticket Xpress®
- All this and more for just a \$5 monthly service charge

REGULAR CHECKING

- No minimum balance
- Unlimited check writing
- Free online banking
- Overdraft privilege for qualifying members
- No monthly service charge

SAVINGS PRODUCTS

Once your share account (basic savings) has been opened, you have a variety of options to make your money grow! VLFCU offers savings products for every stage of life and insures your accounts for up to \$750,000¹. This coverage is more than what most financial institutions offer!

MONEY MARKET PLUS

The Money Market Plus account gives you the best of both worlds – great rates and check writing access - in one simple money market account.

- Balances of \$2,000 or more earn monthly dividends
- Tiered rates maximize earnings
- No monthly fee
- \$500 minimum amount per withdrawal

SPECIAL CLUB ACCOUNT

Set up this account to assist you with budgeting for vacations and special purchases.

- No monthly fee
- Direct deposit and payroll deduction are available

CHRISTMAS CLUB ACCOUNT

Plan and prepare for the holidays with our Christmas Club Account. It offers the same benefits as our Special Club Account, but the funds are transferred to your Share Savings or Share Draft (Checking) account in October each year.

TERM SHARE CERTIFICATES

Term Share Certificates are an excellent way to manage your money when you are able to set aside savings for a predetermined period of time.

- Competitive dividend rates
- 3 to 60 month terms
- \$500 minimum deposit
- Subject to early withdrawal penalties
- Special rates and terms for youth up to 19 years old

INDIVIDUAL RETIREMENT ACCOUNTS

We offer a variety of IRA options to help you build your savings for retirement including Traditional, Roth, SEP, and Coverdell accounts.

- Competitive dividend rates
- Tax-free and tax-deferred options

YOUTH CLUB

Teenagers 13 to 19 years earn a good rate of return with a Youth Club Account. Special share certificate rates are available for teens to help save for college, a car, and other important expenses.

DOLLAR DOG KIDS CLUB

At VLFCU, we want to help parents teach their children the importance of saving. Dollar Dog helps by making saving fun and rewards our youngest members for making deposits into their Dollar Dog share account.

- Children from newborn to 12 years of age are eligible with a \$5 share deposit
- A token is earned for every deposit of \$10 or more (limit one token per day)
- Tokens are redeemable at VLFCU for toys, apparel, or a cash dividend
- Children receive a special dividend when they make a birthday deposit

CAMPUS CONNECTION CLUB

We know that college students are busy, so we provide a FREE and flexible solution for connecting with your money!

- For college students age 18 to 26 years
- Free checking
- No minimum balance fee
- Free ATM card or Debit MasterCard
- No monthly maintenance fee
- \$5 dividend reward each time you provide proof that you made the Dean's list
- Stay connected on the go with our free mobile app, online banking, and text alerts

CONVENIENCE SERVICES

At VLFCU we are committed to providing our members with services that deliver their banking needs suited to their lifestyle. We strive to offer new solutions that offer secure, easy, and instant access to your accounts. These services are offered for free to our members.

DEBIT MASTERCARD®

- Pay for purchases directly from your checking account
- Access your account at an ATM
- Download the VacationLand FCU mobile app to monitor and control your card's activity

ATM CARD®

- Access your account at all Accel®, MONEYPASS® or CIRRUS® ATM locations

ONLINE BANKING

- Access your accounts in one place
- Set up fund transfers
- View pending ACH transactions
- Set up text alerts and notifications
- Make VLFCU loan and Visa® credit card payments
- View and print e-Statements
- Pay Anyone P2P payments

TELEPHONE BANKING

Access your accounts via telephone to check on account balances, inquire about cleared checks, transfer funds and make loan payments.

VACATIONLAND FCU MOBILE APP²

Our mobile app is available in the Apple® and Google Play® stores and will give you the ultimate freedom in banking wherever you go.

- Deposit checks with Remote Deposit Capture³
- Access Online Banking to schedule payments of bills (free with e-Statement enrollment)
- Make a VLFCU loan or Visa credit card payment
- Locate CO-OP Shared Branching Network locations
- Control access to your VLFCU debit card and Visa credit card
- Pay Anyone P2P payments

MOBILE WALLET

Leave your debit and credit cards at home and pay from your phone! Register your cards and use these safe and secure platforms to pay for your purchases. Your VLFCU accounts will still be covered for unauthorized or fraudulent activity.

CO-OP SHARED BRANCH NETWORK

- Free access to your accounts at over 6,000 participating credit unions nationwide
- Ability to perform most account transactions as you would at VLFCU



¹ All depository accounts are insured up to \$750,000. The first \$250,000 is provided by the NCUA Share Insurance Fund (NCUSIF). An additional \$500,000 is made available through private insurance from Excess Share Insurance (ESI).

² VLFCU does not charge a fee to use this service. However, standard data rates from your mobile service provider may still apply.

³ Approval for this service is subject to VLFCU's criteria and is not guaranteed in any way.