

NEWSLETTER



August 2022



Featured Article:
Ransomware Attack on the Rise
By: Justin Meade

19	UPCOMING EVENTS				23

August 23	Iron Sharpens Iron
August 25	Ops Huddle
August 26	Deadline to RSVP for OPS Fly-in
August 29-30	New Hire Orientation
September 5	Labor Day Corporate Offices are closed!
September 12	New Hire Orientation
September 16	Ops Huddle
September 26	New Hire Orientation
October 7-10	Ops Fly-In

Featured Article | August 2022

Ransomware Attack on the Rise

As with past articles where I highlighted current trends in cyber security attacks such as phishing and smishing, this month's article will cover ransomware attacks. A ransomware attack is a method cyberattackers use to deliver malware to lock down a user or organization from accessing files, critical data, or even entire computer systems. Once compromised a ransom is demanded for access to be restored.

Some eye-opening facts on Ransomware trends and statistics:

- The most common delivery method for ransomware malware is **PHISHING**.
- In 2021 the average ransomware payout was around \$600,000 and that number continues to climb.
- Over 1/3 of organizations globally were impacted by ransomware
- The average downtime for an organization resulting from a ransomware attack is around 21 days. This is often the largest source of financial loss for the organization.
- The average cost to recover from an attack is around \$2 Million.
- **Remote Workers are now the primary target in these attacks**. Due to a lack of home network and device security, remote workers are frequently the weak link that threat actors choose to exploit.
- **Despite what makes the news, small to medium size businesses are the overwhelming focus for these attacks.** Conti, a specific family of ransomware staged attacks primarily on medium-size organizations (with 201 to 1,000 employees), accounting for 41.9% of its successful attacks in the first quarter of 2022, with the rest of its attacks evenly split between small businesses (with at most 200 employees) and large enterprises (with more than 1,000 employees).

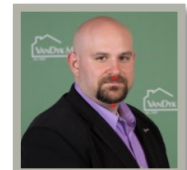
Featured Article | August 2022

Ransomware Attack on the Rise, *continued...*

- The top 2 sectors that see the most ransomware attempts: government agencies and financial services. With financial services leading the way in successful attacks. Ransomware groups have typically been drawn to financial companies not only for their **valuable data**, but also because their attack surface continues to expand as a result of increased connectivity and a more **distributed workforce**.
- Ransomware attacks have been steadily increasing year over year and are up 37% from Q4 of 21 to the start of this year.
- Paying the ransom doesn't always get your data back!

As with most things cyber security related **a vigilant end user is the best line of defense** in preventing a ransomware attack. The other two action items to take away are to keep your machines patched and up-to-date and utilize multi factor authentication whenever possible. This stops any attacker from using your credentials in the event they are compromised.

Justin Meade— Director of Technology



HR Corner | August 2022

Human Resource Department is on Move!

As many of you may know, there's been a few changes within our HR department. The change presented opportunities for growth and further development of our highly talented team members. We added a couple of new members and updated other roles. Here's a glimpse of the new team and their responsibilities.



Mackenzie Wright
HR Generalist

In addition to processing new hire requests, Mackenzie is now also responsible for benefits administration. Mackenzie can assist you with: new hire requests; employee changes; all things related to benefits, including Flex Spending Account and FMLA.



Ronda Wheeler
Payroll Administrator

We are excited to introduce Ronda to you. Ronda brings over 30 years of Payroll experience and is eager to put her experience to work for VanDyk. Ronda is available to assist with all your payroll related needs.



Shelby Losinski
Licensing Specialist

Shelby's role hasn't changed, but what has changed is that she will be on leave for 3 months. We are so thankful to Stacey Dettling who will be stepping in and responding to licensing requests and managing continuing education during this time.



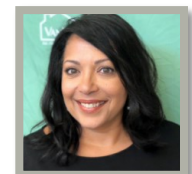
Jessica Herrera-Muro
Corporate Receptionist

We are thrilled that Jessica has accepted this new role. Jessica was formerly with the Mosley Team as a Team Administrator.



Jeni Beck
Talent Acquisition Specialist

In her short tenure, Jeni has recruited tremendous talent for VanDyk. Please reach out to her for your recruitment needs.



Margarita Yates—Director of Human Resources

Payroll | August 2022

New Payroll Email!

To better serve you, we've recently created a "payroll email inbox" which much like the HR inbox, is used by many employees to communicate with our HR team. By the time of this publication, you may have already received emails directly from Payroll@vandykmortgage.com.

For our managers... any communication that you normally would receive during payroll processing, will be coming directly from payroll@vandykmortgage.com. Please use this same email address for anything you would normally report during payroll processing.

For our staff... use payroll@vandykmortgage.com for any payroll related questions for our Payroll Administrator. Timecard corrections should continue to be directed to HR@vandykmortgage.com.

This email address was created to ensure your payroll related questions are answered timely.

If there are any questions or feedback, please let me know!

Aaron Nemeth— Financial Analyst



Ingredients

1 lb. Frozen blueberries, thawed

1 tablespoon water

1/3 cup honey

Two 3-inch-long sprigs fresh thyme

2 cups chilled plain whole-milk Greek yogurt

1/4 cup agave

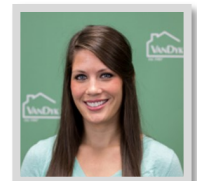
2 tablespoons fresh lemon juice



**Courtesy of Giada De Laurentiis*

Blueberry Frozen Yogurt

- 1.** Combine 1/4 cup of the blueberries, 2 tablespoons water, 1 tablespoon honey and the thyme sprigs in a small heavy saucepan. Coarsely mash the blueberries using a fork or a potato masher. Place over medium-high heat and bring to a boil. Remove the pan from the heat, cover and let the mixture stand for 15 minutes. Uncover the pan and let the syrup cool slightly. Discard the thyme sprigs.
- 2.** Place the remaining blueberries, remaining 1/3 cup honey, yogurt, agave, lemon juice and cooled blueberry syrup in a blender or food processor. Blend until the mixture is almost smooth.
- 3.** Transfer the yogurt mixture to a shallow glass baking dish, cover and freeze until slushy, about 2 hours. Using a fork, stir to blend. Continue to freeze until firm, at least 8 hours or overnight. Using the tines of a fork, scrape the mixture into small serving bowls or glasses. Serve immediately.



Shelby Losinski— Licensing Specialist

Quote of the Month | August 2022



LIFE isn't about waiting for the storm to pass...

It's about learning how to dance in the rain.

~ Vivian Greene

Newest Baby of the VanDyk Family

August 2022

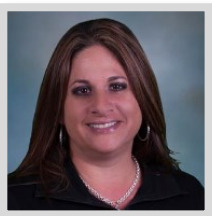
Shelby Losinski, our Licensing Specialist, had her first baby!

Thomas Jacob Losinski, born on 8/4/2022, weighing 7lbs, 14oz, and 20 inches.



Congratulations to the Losinski family!

Shout Outs! | August 2022



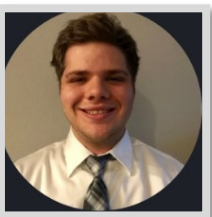
From to **Myra Witco** to **Laura Carucci**: Laura, THANK YOU for ALL of your efforts on the Nielsen - Cash Out Refinance file. While this was a great loan for our borrower, it was a lot of effort to obtain ALL of the payoffs. You didn't stop until all payoffs were in. Appreciate your detailed attention and communication through the entire process. You know how to wrap it up and get it done! Thanks again! :)



From to **Warren Bennett** to **Sylvia Auclair**: What you have done to help the Bradshaw Team with the self employment calculations is tremendous, and I personally can't thank you enough! Sometimes thank you isn't enough! We appreciate you!



From to **Megan Crawley** to **Shanna Reynolds**: You did a great job! Thank you for the TLC and really wowing Anthony's new LO. She has a wonderful first impression of VanDyk thanks to team members like you. Thank you!



Big shout out to Adam Morolla in Marketing. Heather Simon, the new Branch Manager in Oklahoma, wanted to understand MMI. Heather stated:

Just met with Adam and my mind is going 100 miles an hour!

THANK YOU

Hero List for July*

August 2022

TOP 20 LOs YTD

Name	Units	Rank
Daen Manriquez	84	1
Amy Louise Garmon	80	2
Shawn Kennedy Miller	72	3
Timothy P Hart Jr	70	4
Taylor Perry	67	5
Mario Flores	67	5
Joseph Zachary White	63	7
Patricia Adamson	61	8
Robert E Young	60	9
Shawn Aaron Landez	57	10
Keith Riley	56	11
Josiah Diaz	51	12
Brittney Cason Bennett	47	14
Lynn Smith	42	15
Rafael Munguia	40	16
Justin Kelly	39	17
Brad King	38	18
Stacey Van Schenck	36	19
Denny B Umphreys II	35	20
Corey Michael Hill	35	20
Rick D Bennett Jr	35	20

TOP 20 Teams YTD

Team	Manager	Units	Rank
724	Justin Kelly	323	1
131	Mario Flores	268	2
723	Shawn Miller	232	3
401	Young/Viox	186	4
123	Grand Rapids	176	5
204	Wilson/Grasteit	155	6
208	Amy Garmon	146	7
453	Tim Hart	119	8
200	Daren Crockett	112	9
586	Bill McDonald	110	10
714	Tampa Corporate	108	11
517	Stephen Katz	101	12
235	Daen Manriquez	86	13
488	Shawn Landez	85	14
245	Luke Ham	75	15
230	Diaz/Huddleston	68	16
511	Joe White	66	17
582	David Donaldson	61	18
223	Kate Deiboldt	59	19
244	Caitlin VanDyk	59	20

*These lists are compiled using numbers from the previous month.



Top 20 Teams for July*

August 2022

Team	Manager	Month Count	Rank
131	Mario Flores	43	1
724	Justin Kelly	40	2
123	Grand Rapids	24	3
208	Amy Garmon	24	3
401	Young/Viox	21	5
723	Shawn Miller	21	5
200	Daren Crockett	16	7
714	Tampa Corporate	15	8
453	Tim Hart	14	9
245	Luke Ham	14	9

Team	Manager	Month Count	Rank
586	Bill McDonald	13	11
204	Wilson/Grasteit	12	12
223	Kate Deiboldt	11	13
244	Caitlin VanDyk	11	13
517	Stephen Katz	10	15
230	Diaz/Huddleston	9	16
235	Daen Manriquez	9	16
488	Shawn Landez	9	16
511	Joe White	9	16
582	David Donaldson	8	20
703	Thecia Maurone-Toth	8	20

Congratulations to you all!

*These lists are compiled using numbers from the previous month.



Top 20 Originators for July*

August 2022

Name	Month Count	Rank
Amy Louise Garmon	11	1
Bill McDonald	11	1
Joseph Zachary White	9	3
Daen Manriquez	9	3
Timothy P Hart Jr	9	3
Mario Flores	8	6
Kate Deiboldt	8	6
Thecia Maurone-Toth	8	6
Sean Moore	8	6
Taylor Perry	7	10
Caitlin VanDyk	7	10
Corey Michael Hill	7	10
Pam Daniels	7	10
Randy Lee Creed	7	10

Name	Month Count	Rank
Shawn Aaron Landez	7	10
Shyanne Steed	7	10
Linda M Austin	6	17
Patricia Adamson	6	17
Rick D Bennett Jr	6	17
Travis Chorny	6	17
Robert E Young	6	17
Keith Riley	6	17
Annie Garron	6	17
Justin Kelly	6	17
Lynn Smith	6	17
Daren Russell Crockett	6	17
Jonathon Barnes	6	17
Brittany McDonald	6	17

*These lists are compiled using numbers from the previous month.

Nice Job Everyone!

August 1

Diane Schupbach

August 2

Brian Forrester

Luis Hernandez

Rayna White-Jenkins

August 3

Sofia Hernandez Miller

August 5

Sadie Venzor Lopez

Angela Ross

August 7

Melissa Bryan

August 8

Darnell Mahone

Daniel Neuman

August 9

Rhonda Francis

Anthony Mosley

Kathryn Paige

August 11

Diana Wichlenski

August 12

Amy Ayers

Gil Januszewski

Joseph Longobardi

Kate Undhjem

August 13

Krisanne Dearden

August 14

Morgan Bledsoe

Jared Sweet

August 15

Kelly Martin-Scanlon

August 16

Sylvia Bell

August 17

Devon Bialik

Adam Wilson

August 18

Connie Kern

Willa Mattingly

August 19

Jessica Donaldson

August 20

Shawn Bloom

Pamela Daniels

Sophia Morales

August 21

Moe Rezk

August 22

Tanya Canarte

Greg Connors

August 23

Emma Reichelderfer

August 25

Mario Flores

Luke Ham

August 26

Norma Escamilla

Brooke Kottke

August 27

Scarlott Gleason

Jonathan Johnson

Tara Sherrod

August 30

Maricruz Berens

Anniversary List | August 2022



Lindsey Benson
Alisha Brown
Kelly Coburn
Zane Corey
Cori James
Stephanie Karasek
Helia Ramirez Kazemi
Erinn King



Misty Banister
Tiffany Buck
Lake Buzbee
Melinda Carmichael
Pam DeCamp
Brock Glover
Mickie Gomez
Jacob Hansen
Parker Johnson
Alicia Kloss
Brooke Kottke



Justin Sightes
Joyce Smith
Zack Snyder
Jennifer Stahl
Kelly Sweeney
Nate Nivison
Emma Reichelderfer
Marilyn Scolaro
Liz Lavender
Sophia Morales
Brandi Morrow



Gabriela Cernas-Frantz
Elizabeth Eyer
Danielle Frazier
Kelly McDonald
Teodora Pfister



Jenna Francis



Vicky Schram



Talia Bryant



Mariko Stusse



Priscila Venzor Olivas
Carol Dupuis



Sean Moore



Michael Rhodes
Cynthia VanDyk



Anthony Mosley



Stacey Dettling
David Viox
Robert Young



Jonathan Barnes
Justin McDowell



Department Directory | August 2022

ACCOUNTING

Appraisal Billing

All questions relating to appraisals, this includes VA, invoices and payments, and any other general accounting questions:

accountingclerk@vandykmortgage.com

Check and Wire Requests

All check and wire requests go through the intranet under accounting department and then accounting request forms.

Expense Approvals and Account Authorizations

All expenses requiring approval from Accounting or questions regarding expenses should be directed to:

accounting@vandykmortgage.com

Invoices, Bills and Expense Report Questions

Any items needing to be paid or reimbursed. This includes all questions regarding submitted bills and expense reports: bills@vandykmortgage.com

PNC Credit Card Issues, Receipts & Monthly PNC Report

Receipts for items paid on the PNC company credit card, monthly PNC reports and any general questions regarding PNC credit card transactions should be directed to: receipts@vandykmortgage.com

Vendor Relations

Any vendor-related inquiries relative to a new vendor seeking to do business with VanDyk

Mortgage, or a current vendor with questions or concerns, please contact:

vendorapproval@vandykmortgage.com

CLOSING & WIRES

Closing

Closing issues and questions should be directed to:

Monique Garcia, Closing Manager

mgarcia@vandykmortgage.com

ECD updates, Rushed closing requests and any CD inquiry or request should be directed to:

Matt Heeringa, Closing Coordinator

mheeringa@vandykmortgage.com and Lisa

Fernandez, Closing Coordinator

lfernandez@vandykmortgage.com

Ryan VanDyk, VP of Origination Compliance

rvandyk@vandykmortgage.com

Wires

Wire issues and questions should be directed to:

wirespecialists@vandykmortgage.com

COMPLIANCE

All compliance-related questions and communications should be directed to:

compliance@vandykmortgage.com

Title Approval

For renewing or adding either Title Companies or Escrow Companies to our approved list please email:

titleapproval@vandykmortgage.com

FUNDING DOCUMENT REVIEW

Funding Document Review and Funding Number issues and questions should be directed to:

fundings@vandykmortgage.com

Liz Eyer, Post Close Operations Team Lead

leyer@vandykmortgage.com

Angela Corson, Loan Delivery & Funding Manager

acorson@vandykmortgage.com

Jon Barnes, Chief Secondary Officer

jbarnes@vandykmortgage.com

Dakota (Cody) Heyboer, Loan Delivery Team Lead

heyboer@vandykmortgage.com

HUMAN RESOURCES/PAYROLL

Company 401(k) Plan

Questions regarding the Company's 401(k) plan can be directed to: 401k@vandykmortgage.com

Employee Benefits

PTO balances and requests, health, dental, vision, FSA, or any other benefit-related questions should be directed to: benefits@vandykmortgage.com.

HR continued on the next page



Department Directory | August 2022

HR Continued

Employee Complaints

Any employee-employee complaints can be directed to hrconcerns@vandykmortgage.com where the communication will be contained and kept confidential. Additionally, this email can also be used for all employee suggestions, questions, or issues with established rules of conduct, policies, or practices. No employee will be penalized, formally or informally, for voicing a complaint in a reasonable, business-like manner.

Payroll

Questions regarding commission calculations, bonuses, processing payroll, direct deposit, and W4 changes should be directed to payroll@vandykmortgage.com

New Hires, Terminations, and Time Clock

Requests to hire, questions about the onboarding process, employee transfers, employee terminations, exit interviews, and time clock issues can be directed to: hr@vandykmortgage.com

Referrals

All employee referrals and fee splitting approvals should be directed to: referral@vandykmortgage.com

Timesheets

Completed employee timesheets should be submitted to: timesheets@vandykmortgage.com

LEGAL

Consumer Complaints

If, for any reason, you encounter a customer who is dissatisfied with the service or product he or she has received please direct them to the "Complaints Resolution" link found at the bottom of vandykmortgage.com. This online complaint form must be filled out to begin the process. If a complaint is received by a phone call, please direct them to the complaint portal on the company website. Any issues with the complaint process can be directed to: complaints@vandykmortgage.com

Legal Issues and Regulatory Actions

Notices of pending legal or regulatory actions require immediate attention. Please direct all matters to: legal@vandykmortgage.com

RESPA Concerns or Issues

Please direct to: RESPA@vandykmortgage.com

LENDING

Post-Closing issues and questions should be directed to: postclosing@vandykmortgage.com

Production Support

Questions regarding URLA, AUS, Training and general loan production support issues can be directed to productionsupport@vandykmortgage.com

LICENSING

Licensing issues or questions can be directed to: licensinginfo@vandykmortgage.com

MARKETING

We provide VanDyk Mortgage's branches and individual loan originators with material as needed. For design and marketing requests please visit: marketing.vdmc.net/

POAs & Trusts

POAs and Trusts need to be reviewed and approved by the POA Trust approval team: Poa.trust@vandykmortgage.com

SECONDARY MARKETING

Secondary Manager: Brad Chatel
Lock Desk Manager: Zuzana Kivakaite

Any questions regarding locks, locking loans, extensions, pricing engine logins, or anything else secondary related should be directed to: secondary@vandykmortgage.com

SERVICING

Going forward effective June 1st, 2021, you MUST retype email addresses to servicing. If you use an old email (reply, forward, copy email address to another email, etc.), it will be returned to sender.

Payment plans and delinquency related requests can be directed to:

Department Directory | August 2022

Servicing Continued

Verification of Mortgage requests can be directed to: VOM@vandykmortgage.com

Property Tax related requests can be directed to propertytax@vandykmortgage.com

Property Insurance requests can be directed to: propertyinsurance@vandykmortgage.com

Any other requests not meeting the criteria noted above can be sent to: servicinggroup@vandykmortgage.com

TECHNOLOGY

IT and Encompass Support

For any IT or Encompass related issues, questions on computers, phones, or company software please create a help desk ticket at helpdesk.vdmc.net

