

# PUT THE EQUITY IN YOUR HOME TO WORK AND EARN A **\$250 VISA® GIFT CARD**



## **THE EQUITY IN YOUR HOME CAN BENEFIT YOU IN MANY WAYS!**

- Dream Vacations
- College Expenses
- Weddings and Special Events
- Pool Installation
- Landscaping
- Home Repairs and Remodeling

**GET APPROVED FOR A HOME EQUITY LINE OF CREDIT (HELOC) WITH VACATIONLAND FCU BETWEEN MAY 1 – JUNE 30, 2019 AND YOU WILL RECEIVE A \$250 VISA® GIFT CARD AT CLOSING.**

- Rates as low as Prime + .25% (5.75% APR\*)
- First 12 Months are locked in at Prime (5.50% APR)
- No closing costs
- Maximum loan amount \$100,000
- Minimum loan amount \$10,000
- \$10,000 minimum draw



**VLFCU.ORG**  
**800.691.9299**



Membership eligibility required with a minimum deposit of \$25.00 in a Share/Savings account. Member must be in good standing with VLFCU. All loans are subject to credit approval. \*APR= Annual Percentage Rate. The APR is a variable rate and may change after the account is opened. Minimum APR is 5.75%. Maximum APR is 18%. Actual APR will depend on borrower's credit qualifications, term of the loan, and loan-to-value amount. Variable APR based on the current Wall Street Journal Prime rate plus 0.25% for 90% loan-to-value HELOCs (5.75% as of 05/01/2019). \$50.00 Annual fee. If line of credit is closed within the first 36 months, fees may apply. Property and, if applicable, flood insurance are required. Minimum line amount is \$10,000.00; maximum line amount is \$100,000.00. Consult a tax advisor regarding the deductibility of interest. Programs, rates, and terms subject to change or cancellation without notice.

