



# Bringing You Extra Cheer This Holiday Season

The holidays are right around the corner, and we want to make sure our members have options to make this special time of the year affordable! Whether you want to consolidate your credit card debt, or just need some extra funds, we can help!

## **PERSONAL LOAN PROMOTION<sup>1</sup>**

*November 14, 2022 to December 31, 2022*

- 7.99% APR
- Borrow between \$500-\$2,500
- 12 months to repay
- No loan processing fee

### **Personal Loans are Ideal for**

- Gifts for holidays
- Electronics & computers
- Furniture & appliances
- Vacations & family reunions
- Engagements & wedding items
- Remodeling & landscaping projects
- Special occasions & celebrations
- And other expenses

**CALL US TODAY AT 1-800-691-9299 OR VISIT  
VLFCU.ORG TO GET THE PROCESS STARTED!**



**VacationLand<sup>®</sup>**  
**Federal Credit Union**



Membership eligibility is required with a minimum deposit of \$25.00 in a Share/Savings Account. Member must be in good standing with VLFCU. May not be combined with any other promotion or discount. "APR" = Annual Percentage Rate. 1 At the promotional rate, a \$2,500 loan with a 12 month term will have an Annual Percentage Rate of 7.99% APR and monthly payment of \$217.44. No down payment required. Promotional rate only available for personal loans with 12-month term and amount financed between \$500 and \$2,500. Any person that qualifies for a 12-month personal loan, less than \$2,500, at any rate, will qualify for the promotional rate. Personal loan may not be used to pay down an existing VLFCU debt. Promotional rate effective November 14, 2022 to December 31, 2022. Subject to change or cancellation without notice.