

HELOC FOR YOUR DREAMS... CASH FOR YOUR POCKET

ASK US HOW TO GET ENTERED FOR A CHANCE AT \$500!*



LET'S GET
SIGHTSEEING



YOU WORK HARD
NOW PLAY HARD



MAKE THIS DREAM
A REALITY



HIT THE REFRESH
ON YOUR HOME



CONSOLIDATE DEBT
AND GET AHEAD



INTRODUCTORY RATE OF
7.50% APR¹
FOR THE FIRST 12 MONTHS

AFTERWARDS RATES AS LOW AS
8.75% APR²

VLFCU.ORG • 800.691.9299



VacationLand[®]
Federal Credit Union



NMLS ID:
556003

*Membership eligibility required with a minimum deposit of \$5.00 in a Share/Savings account. Member must be in good standing with VLFCU, not eligible on refinance of current VLFCU mortgage loans. All loans are subject to credit approval. First or second lien, 1-4 family, owner-occupied, primary residence properties only. 1APR = Annual Percentage Rate. 7.50% APR is a promotional rate good for only 12 months after closing date. 2This APR is a variable rate with a minimum 8.75% APR to maximum of 18.00% APR. 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 (8.75% as of 2/14/2024). \$50.00 Annual fee. If line of credit is closed within 36 months, fees may apply. Property and, if applicable, flood insurance are required. Minimum line amount \$10,000.00; maximum line amount \$100,000.00; initial draw must be at least \$5,000.00. Consult a tax advisor regarding the deductibility of interest. Offer is available from March 1, 2024-April 30, 2024. Programs, rates and terms are subject to change or cancellation without notice. *No purchase or membership necessary to enter or win. The sweepstakes is open to Ohio residents 18 years or older as of 3/1/2024. See the official rules for complete details. Official rules can be viewed online or upon request.

FIVE CONVENIENT LOCATIONS FOR YOUR FINANCIAL NEEDS



HURON BRANCH

2402 University Drive
(419) 433-3229

Drive Through & Lobby Hours

M-F: 9:00 am – 5:00 pm
Sat: 8:30 am – 12:00 pm
Sun: Closed

SHERI L. LEBER
HURON BRANCH MANAGER



NORWALK BRANCH

26 Executive Drive
(419) 668-6346

Drive Through & Lobby Hours

M-F: 9:00 am – 5:00 pm
Sat: 8:30 am – 12:00 pm
Sun: Closed

FRAN A. BOUCHER
NORWALK BRANCH MANAGER



SANDUSKY - HAYES BRANCH

2911 Hayes Avenue
(419) 625-9025

Drive Through & Lobby Hours

M-F: 9:00 am – 5:00 pm
Sat & Sun: Closed

LYNNE A. PETZOLD
HAYES BRANCH MANAGER



SANDUSKY - PERKINS BRANCH

2409 E Perkins Avenue
(419) 625-9025

Drive Through Hours

M-Th: 9:00 am – 5:00 pm
F: 9:00 am – 6:00 pm
Sat: 8:30 am – 12:00 pm
Sun: Closed

Lobby Hours

M-F: 9:00 am – 5:00 pm
Sat: 8:30 am – 12:00 pm
Sun: Closed

ANTHONY WELLS
PERKINS BRANCH MANAGER



VERMILION BRANCH

1607 State Road, Suite 11
(440) 967-5155

Drive Through & Lobby Hours

M-F: 9:00 am – 5:00 pm
Sat: 8:30 am – 12:00 pm
Sun: Closed

EVIE R. BONZAR
VERMILION BRANCH MANAGER

SHARED BRANCHING

Access to thousands of branches nationwide

We're part of the CO-OP Shared Branching network, which allows you to make deposits, withdrawals, transfers, payments and account inquiries at other participating credit unions. This is just one free benefit of being a member.



PLANTED HERE SINCE 1956

VacationLand Federal Credit Union was founded in 1956 by employees of the Sandusky, Ohio General Motors Plant. Since then, we have expanded to service all of Erie and Huron counties!



YOU'RE INSURED UP TO \$750,000

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). This coverage is more than most financial institutions offer.

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ESI EXCESS SHARE INSURANCE

Federally Insured by NCUA

