

# UNDERSTAND YOUR DEBT

## WE'VE ALL BEEN THERE. NOW, LET US HELP.

Understanding your debt is the first step to swiftly eliminating your debt. Unpaid debts may damage credit scores, making it difficult to secure loans or obtain housing. Facing debt head-on and seeking help is the most sustainable and straightforward solution.

Our lending experts will explain:

- Why you have more than one credit score;
- How your credit scores are determined;
- How to understand them;
- Ways that could positively impact your credit scores; and
- Oversights that could harm your credit scores.

Don't let your credit record suffer when you experience a financial challenge. Stay committed to a plan and seek the help of our professionals.

Scan the QR code below to join VacationLand Federal Credit Union. Already a member? Please call or visit one of our five conveniently located branches to begin the process towards rebuilding your creditworthiness and regaining control of your financial future.

#### SANDUSKY

2911 Hayes Ave. &  
2409 E. Perkins Ave.  
Sandusky, OH 44870  
T: 419.625.9025

#### HURON

2402 University Dr.  
Huron, OH 44839  
T: 419.433.3229

#### NORWALK

26 Executive Dr.  
Norwalk, OH 44857  
T: 419.668.6346

#### VERMILION

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

SCAN TO OPEN AN  
ACCOUNT TODAY!



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

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

