

# LIMITED-TIME HOME EQUITY LINE OF CREDIT PROMOTION

**INTRODUCTORY 6.25% APR (PRIME-1%)  
FOR THE FIRST 12 MONTHS.**

**AS LOW AS 7.50% APR AFTER THE FIRST YEAR.  
MINIMUM LOAN AMOUNT OF \$5,000.**



**NO  
CLOSING  
COSTS**



**NO  
PROCESSING  
FEES**

**HURRY, OFFER ENDS OCTOBER 31, 2025!**



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

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



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 refinancing 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. APR = Annual Percentage Rate. 6.25% is a promotional rate good for only 12 months after the closing date. After the first 12 months, this APR is a variable rate with a minimum 7.50% APR to maximum 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 a margin of up to 2.50% for 90% loan-to-value HELOCs (7.50% as of 9/18/2025). \$50.00 Annual Fee. If the line of credit is closed within 36 months, fees may apply. Property and, if applicable, flood insurance are required. Minimum line amount \$5,000.00; 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 September 15, 2025 – October 31, 2025. Programs, rates and terms are subject to change or cancellation without notice.

**NMLS ID: 556003**



**EQUAL HOUSING  
LENDER**