

REWARD YOURSELF WITH A VLFCU REWARDS VISA CREDIT CARD



**Receive an introductory 1.99% APR¹ offered for the first 6 months²
14.15%-18.00% APR after promo ends in 2026**



Earn 50,000 ScoreCard Reward bonus points when you spend \$4,000 within 90 days of account opening



Cash in ScoreCard Reward points for gift cards, merchandise, travel or cash back



No annual fee

**APPLY ONLINE OR STOP BY ONE OF OUR
FIVE CONVENIENT BRANCHES**

HURRY, OFFER ENDS NOVEMBER 30, 2025!



VacationLand[®]
Federal Credit Union

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**EQUAL HOUSING
LENDER**

Membership eligibility is required with a minimum deposit of \$5.00 in a Share/Savings Account. Member must be in good standing with VLFCU. No promotions are eligible with any other offer or discounts. 1. APR= Annual Percentage Rate. 2. Introductory rate of 1.99% APR applies for six months after you open the VLFCU Visa. After the introductory period ends, the APR will be (Prime + 6.90% to Prime + 17.90% as published in the Wall Street Journal), based upon your creditworthiness. APR may vary but will not exceed 18%. Foreign transaction fees up to 1% of each transaction amount applies to purchases made outside of the U.S., regardless of whether you are located inside or outside the United States at the time of the transaction. You will qualify for 50,000 ScoreCard Reward bonus points if you use your new Visa card to make any combination of purchase transactions totaling at least \$4,000 (exclusive of any balance transfers, cash advances, transaction fees, returns, adjustments or other cash equivalent purchases such as money orders, gift cards or prepaid cards) that post to your account within 90 days of the account open date. Bonus Points can be redeemed for cash back via a statement credit, gift cards or merchandise (50,000 points are estimated to be \$400 in cash value). Earned points are redeemable only through the Scorecard Rewards point redemption website. Please allow up to 12 weeks after the 90-day period for the 50,000 points to post to your rewards balance (no later than 3/31/2026). Limit of one promotional offer at account opening. Offer valid for accounts opened between 10/15/2025 and 11/30/2025. Subject to change or cancellation without notice.