

PUT YOUR WORRIES ON A SHELF
OUR ELVES ARE
HERE TO HELP
WITH OUR PERSONAL LOAN PROMO

NO PAYMENTS
FOR 90 DAYS*

BORROW BETWEEN \$500 – \$3,000

12 MONTHS TO REPAY

NO LOAN PROCESSING FEE

PERSONAL LOANS ARE IDEAL FOR:

*Holiday gifts, electronics & computers,
furniture, appliances, vacations,
weddings, remodeling projects,
special occasions & celebrations,
or any other expenses!*



OFFER ENDS DECEMBER 31, 2025



VLFCU.ORG • 800.691.9299



Membership eligibility is required with a minimum deposit of \$5.00 in a Savings Account. Member must be in good standing with VLFCU. May not be combined with any other promotion or discount. All loans are subject to credit approval. APR will be based on individual creditworthiness (as low as 9.99% as of 10/27/2025). *Interest continues to accrue during the first 90 days. A \$3,000 loan at 9.99% APR will result in 12 monthly payments of \$268.02. Limit one promotional loan per borrower. Personal loan may not be used to pay down an existing VLFCU debt. Effective November 15, 2025, to December 31, 2025. Subject to change or cancellation without notice.