



NEW YEAR, NEW FINANCIAL YOU!

Credit Card Balance Transfer Special

Promotion is Good for New and Existing Cardholders

0.00% Introductory APR¹ for the First 12 Months²

10.65%–18.00% APR After Promotion Ends

- 3% upfront fee on each transfer, but 12 months of no interest for long-term savings!
- Consolidate your high-interest store and major credit card debt!
- Start the New Year with less stress and pay down your debt faster!

Hurry, offer ends February 28, 2026!



VacationLand[®]
Federal Credit Union



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. No promotions are eligible with any other offer or discounts. 1. APR = Annual Percentage Rate. 2. Intro/Promo rate of 0.00% APR applies for twelve months after you transfer a balance. There is a balance transfer fee of 3% of the amount of each balance transfer. To qualify for the intro/promo rate, balance transfers must be completed during the promotional period of January 5, 2026 - February 28, 2026. Balance transfers may not be used to pay down an existing VLFCU debt. After the intro/promo period ends, the APR will be (Prime + 3.90% to Prime + 17.90% as published in the Wall Street Journal), based upon your credit worthiness. APR may vary but will not exceed 18%. Foreign transaction fee 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. Subject to change or cancellation without notice.