

LIMITED-TIME HOME EQUITY LINE OF CREDIT PROMOTION

**INTRODUCTORY 5.75% APR (PRIME-1%)
FOR THE FIRST 12 MONTHS*.
AS LOW AS 7.00% APR AFTER THE FIRST YEAR.**

**EXISTING VLFCU HELOCS DO NOT QUALIFY.
MINIMUM LOAN AMOUNT OF \$5,000.
MAXIMUM LOAN AMOUNT OF \$99,999.**



**NO
CLOSING
COSTS****



**NO
PROCESSING
FEES**

HURRY, OFFER ENDS SEPTEMBER 30, 2026!



VacationLand[®]
Federal Credit Union

**VLFCU.ORG
800.691.9299**



Membership eligibility required with a minimum deposit of \$5.00 in a Savings account. Member must be in good standing with VLFCU, not eligible on refinance 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. 5.75% 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 4.00% 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 (6.75% as of 8/4/2026). \$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 \$99,999.00; initial draw must be at least \$5,000.00. Consult a tax advisor regarding the deductibility of interest. Offer is available from August 15, 2026 - September 30, 2026. Programs, rates and terms are subject to change or cancellation without notice.

NMLS ID: 556003



**EQUAL HOUSING
LENDER**