



  
**HOME  
RENOVATIONS**

  
**VACATION**

  
**DEBT  
CONSOLIDATION**

  
**EDUCATION**

# Did You Know Your Home Could Be So Many Different Things?

Your home's equity can be used for any number of things including taking family vacations, home improvements, purchasing new autos/recreational vehicles, consolidating debt, or furthering your education. **Find out today how VacationLand Federal Credit Union's Home Equity Line of Credit can help transform your home into your dreams! And be sure to ask about the benefits a HELOC loan has to offer you, too!**

Enjoy these benefits:

- No Closing Costs<sup>1</sup>
- May Be Tax Deductible
- Increased Spending Flexibility
- Decisions Made Locally

**Offer available from April 1 to May 31, 2022**

**Pay Only Prime for the First 12 Months!**

**Afterwards, Rates as Low as**

**4.00% APR\***  
**UP TO 90% LOAN TO VALUE (PRIME +.25%)**

**CONTACT US TODAY:  
800.691.9299 • VLFCU.ORG**

Visit one of our convenient branches in Sandusky, Huron, Norwalk or Vermilion.

 **VacationLand**  
Federal Credit Union  
*Your lifestyle. Your banking. Connected.*



Membership eligibility required with a minimum deposit of \$25.00 in a Share/Savings account. Member must be in good standing with VLFCU. A home equity line of credit is secured by a first or second mortgage lien on your home, which must be one-to-four family residential real estate. This type of credit is not available for modular homes, manufactured homes or cooperatives. All loans are subject to credit approval. \*APR= Annual Percentage Rate. The APR is a variable rate and may change after the account is opened. Minimum APR is 4.00%. Maximum APR is 18%. 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 0.25% for 90% loan-to-value HELOCs (4.00% as of 03/23/2022). \$50.00 Annual fee. 1. If line of credit is closed within the first 36 months, fees may apply. Property and, if applicable, flood insurance are required. Minimum line amount \$10,000.00; maximum line amount \$100,000.00; initial draw must be at least \$5,000.00. Consult a tax advisor regarding the deductibility of interest. Programs, rates, and terms subject to change or cancellation without notice.