



VACATIONLAND
FEDERAL CREDIT UNION

February 2007

Shareholder Monthly

Winter Loan Special

Apply Online at
www.vacationlandfcu.org

In the Mood for

Warmer Weather?

Refinance your Consumer Loan from another financial institution at VFCU and YOUR Credit Union will give you a voucher for a FREE Companion AirFare Ticket and a \$50.00 VFCU VISA® Gift Card for *Fun in the Sun* expenses.



New Money Only. Minimum transfer balance \$5,000.00. Loan rate will be determined by creditworthiness. Rates subject to change. Credit Life & Disability is available at VFCU at competitive rates. See a Loan Officer for applicable disclosures, terms & fees. Limited time only.

Your Credit Union: Family Edition

BUILD YOUR FAMILY TREE
AT YOUR CREDIT UNION

Here's a perfect gift for that hard-to-buy-for brother or the grandchild with the overflowing toy box - membership in Vacationland Federal Credit Union.

As a member of VFCU, you're eligible to share the benefits of belonging with your immediate family. So instead of a tie that will gather dust in the back of the closet or a toy that's forgotten in a few days, your gift can provide lifelong access to lower rates on loans, higher rates on savings, fast and friendly service.

It truly is the gift that keeps on giving because as a financial cooperative, VFCU returns its profits to its members.

Call or stop by the location nearest you to find out how easy it is to help your family members experience the Vacationland Federal Credit Union difference.



STOP
writing
checks!



NO Monthly Fee when you have Home Branch Plus+ and e-statements!

Visit www.vacationlandfcu.org, or contact one of our Member Service Representatives at 419-625-9025 or 800-691-9299 if you are interested in signing up for Home Branch Plus+ and e-statements.

www.vacationlandfcu.org



VACATIONLAND
FEDERAL CREDIT UNION
P. O. Box 2257
Sandusky, OH 44871-2257
www.vacationlandfcu.org

**Locations:
SANDUSKY**

2911 S. Hayes Avenue
2409 E. Perkins Avenue
419-625-9025 or 800-691-9299

VERMILION

Vineyard Square Plaza
1607 St. Rt. 60, Suite 11
440-967-5155 or 800-691-9299

TellerPhone: 419-621-VFCU (8328)

e-mail: kfuller@vacationlandfcu.org

Funds are insured up to \$350,000



Member of the Shared
Branching Network of
Credit Unions

Money Market Plus+ Rates

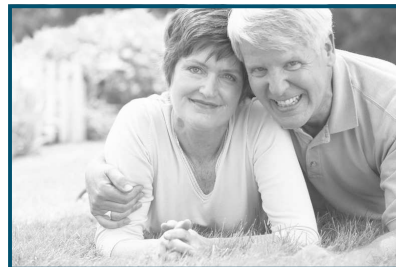
Effective March 1, 2007

	<u>Rate</u>	<u>Annual Percentage Rate</u>
0 - \$1,999.99	0.00	0.00
\$2,000.00 - \$4,999.99	2.75	2.78
\$5,000.00 - \$9,999.99	2.75	2.78
\$10,000.00 - \$24,999.99	3.25	3.30
\$25,000.00 - \$49,999.99	3.50	3.56
\$50,000.00 - \$99,999.99	3.75	3.82
\$100,000 and over	4.25	4.33

Business Money Market Plus+ Rates

Effective March 1, 2007

	<u>Rate</u>	<u>Annual Percentage Rate</u>
0 - \$1,999.99	0.00	0.00
\$2,000.00 - \$24,999.99	2.75	2.78
\$25,000.00 - \$49,999.99	3.50	3.56
\$50,000.00 - \$99,999.99	3.75	3.82
\$100,000.00 and over	4.25	4.33



Plan For Your
Future Now!

5.30% ^{APY*}
30 month IRA
Term Share Certificate

Funds are insured up to \$350,000

*Annual Percentage Yield. Minimum deposit \$3,000.00.
New Money Only. Rate subject to change. Limited time only.