



VACATIONLAND  
FEDERAL CREDIT UNION

October 2007

# Shareholder Monthly



Be Inspired  
with the

Equity in  
Your Home!

- Rates as low as Prime Minus 1.50%\*
- 100% Line of Credit Available
- Quick & Easy Approvals
- No Application Fee
- No Closing Costs

**Stop in and talk to a  
Mortgage Loan Officer  
or call them at  
419-625-9025 or 800-691-9299**

Offer subject to change without notice. \*Applicable variable interest rates depend on loan to value ratio and credit qualifications and are based on the Prime Rate of Interest as published in the Wall Street Journal. Prime Rate currently 8.25%. Maximum APR is 18.00%. \$50.00 annual fee is waived the first year. Membership eligibility is required. New Money Only.

[www.vacationlandfcu.org](http://www.vacationlandfcu.org)



**VACATIONLAND**  
FEDERAL CREDIT UNION  
P. O. Box 2257  
Sandusky, OH 44871-2257  
[www.vacationlandfcu.org](http://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](mailto:kfuller@vacationlandfcu.org)

Funds are insured up to \$350,000



Member of the Shared  
Branching Network of  
Credit Unions

## Money Market Plus+ Rates

Effective November 1, 2007

|                           | <u>Rate</u> | <u>Annual Percentage Rate</u> |
|---------------------------|-------------|-------------------------------|
| 0 - \$1,999.99            | 0.00%       | 0.00%                         |
| \$2,000.00 - \$9,999.99   | 2.25%       | 2.27%                         |
| \$10,000.00 - \$24,999.99 | 2.75%       | 2.78%                         |
| \$25,000.00 - \$49,999.99 | 3.00%       | 3.03%                         |
| \$50,000.00 - \$99,999.99 | 3.25%       | 3.29%                         |
| \$100,000 and over        | 3.75%       | 3.80%                         |

## Business Money Market Plus+ Rates

Effective November 1, 2007

|                           | <u>Rate</u> | <u>Annual Percentage Rate</u> |
|---------------------------|-------------|-------------------------------|
| 0 - \$1,999.99            | 0.00%       | 0.00%                         |
| \$2,000.00 - \$9,999.99   | 2.25%       | 2.27%                         |
| \$10,000.00 - \$24,999.99 | 2.75%       | 2.78%                         |
| \$25,000.00 - \$49,999.99 | 3.00%       | 3.03%                         |
| \$50,000.00 - \$99,999.99 | 3.25%       | 3.29%                         |
| \$100,000.00 and over     | 3.75%       | 3.80%                         |

**It's not too  
early to plan  
for your  
2008 Holiday Season**



**Today!**