



NEW YEAR, NEW FINANCIAL YOU!

Credit Card Balance Transfer Special

3.99% Introductory APR¹ for the First 15 Months²
12.40%–18.00% APR After Promotion Ends

- No balance transfer fees!
- Consolidate merchant and major credit card debt!
- No cash advance fees!

Hurry, offer ends February 28, 2025!



SCORECARD

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Membership eligibility is required with a minimum deposit of \$5.00 in a Share/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. Promotional rate of 3.99% APR applies for fifteen months after you transfer a balance. Offer valid from January 1, 2025 through February 28, 2025. Balance transfers may not be used to pay down an existing VLFCU Visa. After the promotional period ends, the APR will be (Prime + 4.90% to 17.90% as published in the Wall Street Journal), based upon your creditworthiness. APR may vary but will not exceed 18%. Foreign Transaction fee up to 1% of each transaction amount applies to purchase 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.