



# VISA Platinum

## 8.95% APR\*

With No Annual Fee and a low rate, Vermont Federal is the best source for credit cards.

Contact our Loan Line at  
(888) 252-0202, option 2.  
24 hours/day,  
7 days/week for  
application/approval service  
over the phone or apply online at  
[vermontfederal.org](http://vermontfederal.org)

[vermontfederal.org](http://vermontfederal.org) 888-252-0202

**VERMONT FEDERAL**  
CREDIT UNION

\* APR is the Annual Percentage Rate. Offer applies to basic Visa Platinum Credit Card without rewards. As of October 30, 2009 the rate was 8.95% APR. Minimum credit limit, \$250. Rates and terms are subject to change. Reward program available.



## ENJOY THE HOLIDAYS

### SKIP-A-PAYMENT

You may be eligible to  
skip up to two monthly  
payments on your  
Vermont Federal loan  
November 2009 - January 2010

[vermontfederal.org](http://vermontfederal.org) 888-252-0202

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CREDIT UNION

\*Loan holder must be current on loan, must have had the loan longer than six months and have had no other extensions in the last 12 months. Loan holder must complete the Skip-a-Loan Payment Extension Coupon and submit to the credit union at least five days before loan payment is due. You may choose up to two consecutive months to skip loan payments. Finance charges on the loan will continue to accrue on balance from the date of last payment. Regular payments will resume as scheduled. A \$10.00 service fee will be charged for each loan payment skipped. The service fee will be charged at the time of deferment. Mortgage loans, home equity lines of credit, home equity closed end loans, unsecured lines of credit (including overdraft lines of credit and fresh start loans) and Visa/Mastercard credit cards are not included in this offer. All requests for a loan extension are subject to approval by the credit union. This credit union is federally insured by the National Credit Union Administration.

