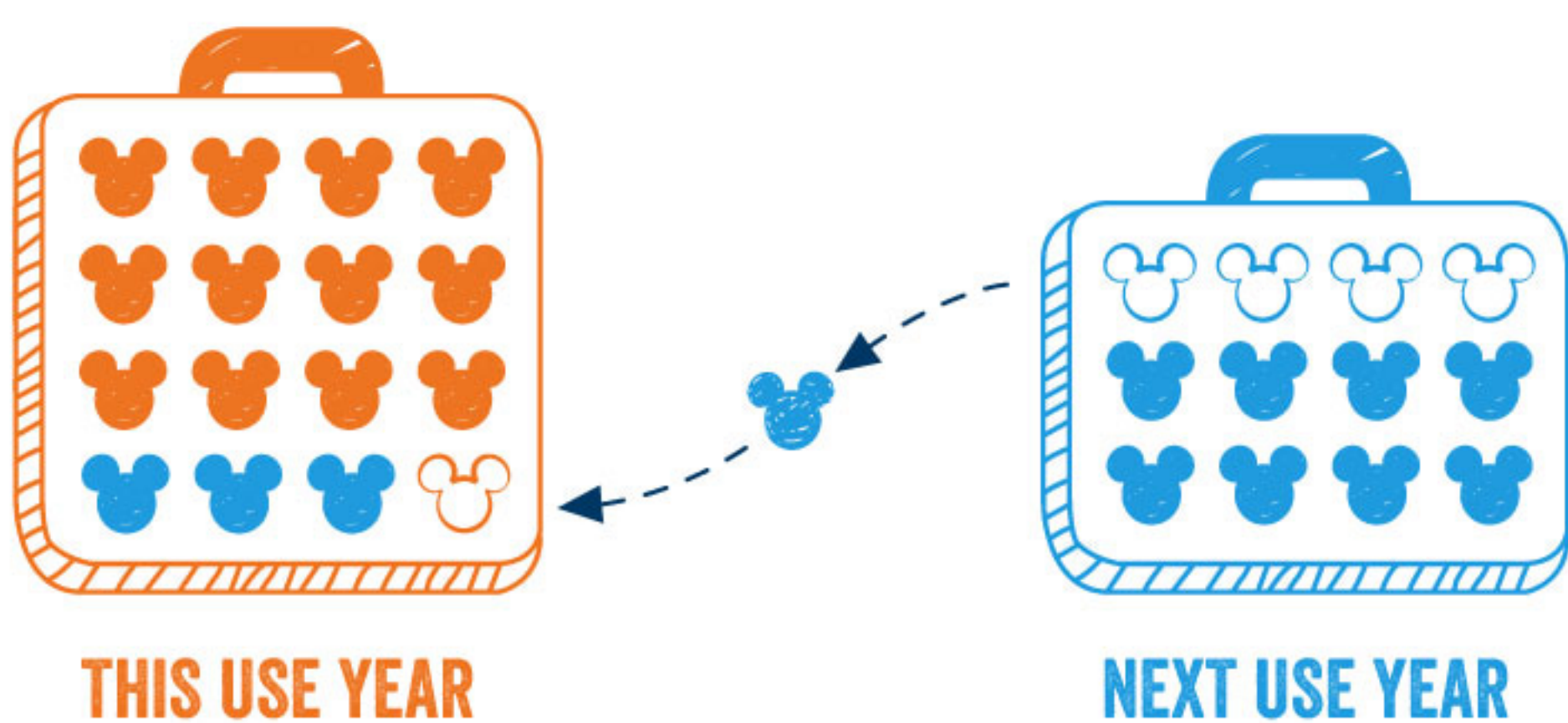


BORROWING 101

Want more Vacation Points for this year's vacation?
Then borrow them from next year!

As a *Disney Vacation Club* Member, you get an allotment of **Vacation Points** every year.

WHEN BOOKING YOUR STAY WITH MEMBER SERVICES, YOU CAN BORROW VACATION POINTS FROM NEXT YEAR TO EXTEND OR UPGRADE THIS YEAR'S VACATION.



HERE'S AN EXAMPLE:

Let's say you need 300 Vacation Points this year, but you only have 200 Vacation Points.

It doesn't take magic... Just **borrow!**



But use 'em while you can!

ONCE YOU BORROW THOSE VACATION POINTS, THEY MUST BE USED THE SAME USE YEAR THEY'VE BEEN BORROWED INTO OR THEY EXPIRE.

So book that dream vacation and make your dreams come true!

Please see Borrowing Rules for more information.