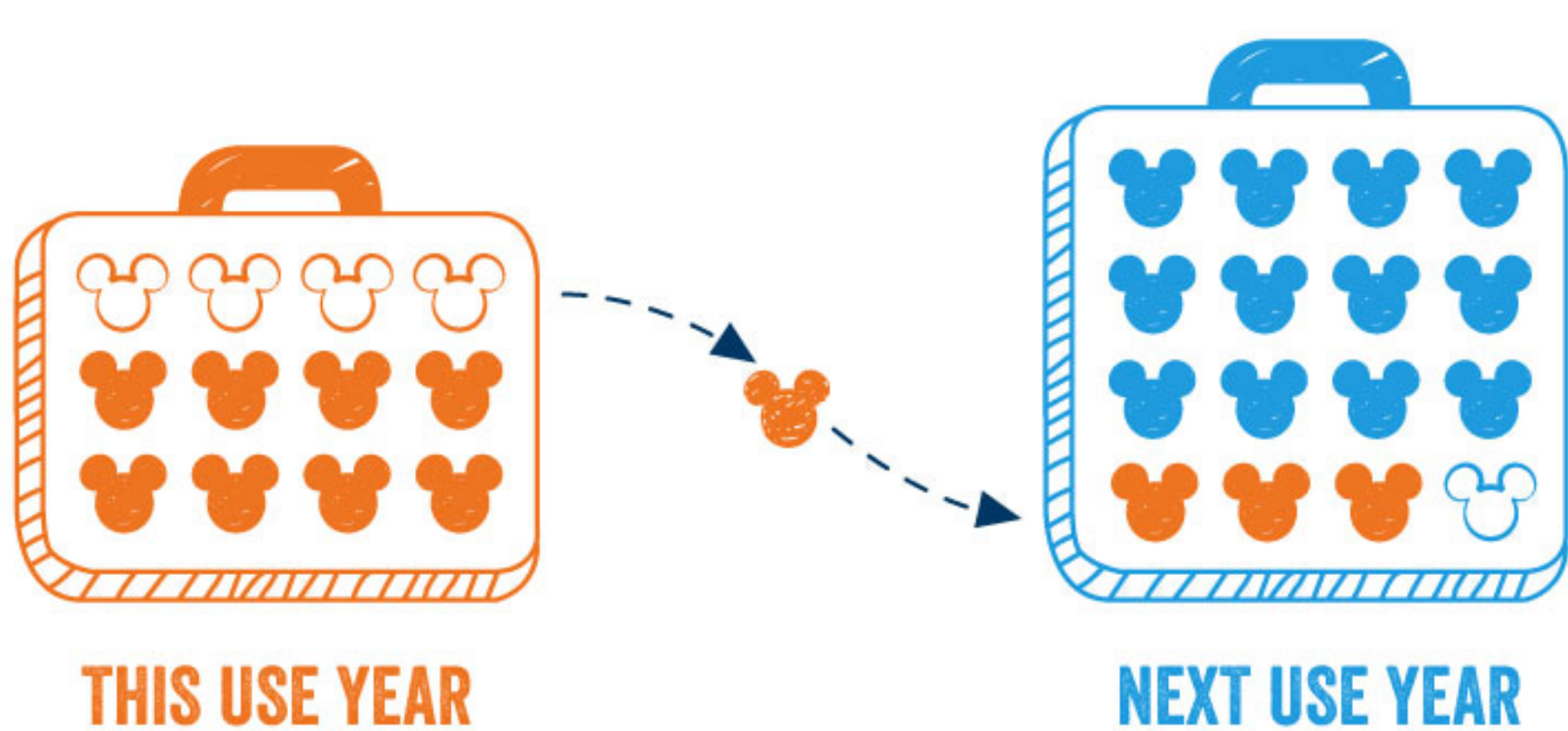


BANKING 101

Looking ahead to make next year magic?
Banking can help!

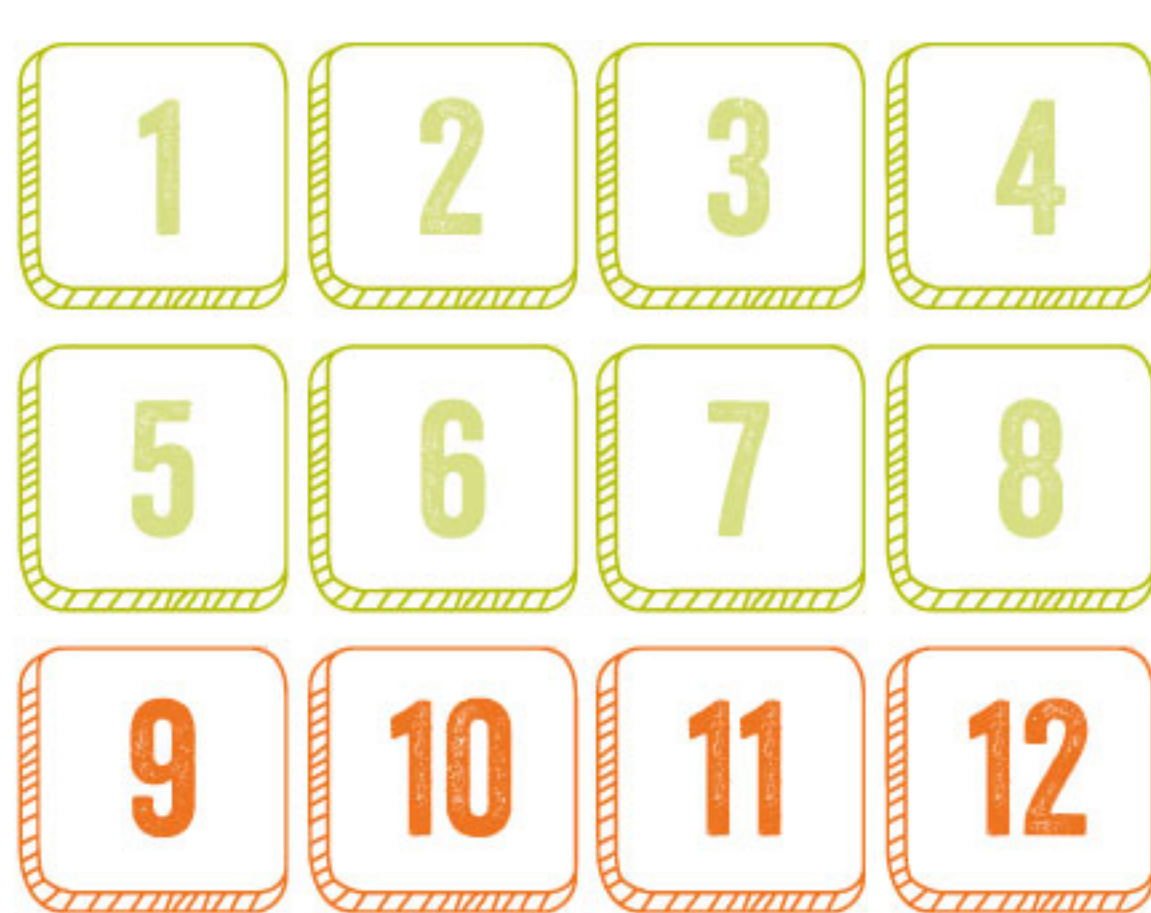
As a *Disney Vacation Club* Member, you get an allotment of **Vacation Points** every year.

Banking lets you **move Vacation Points** from this year to next year's Vacation Points to lengthen your stay, upgrade your accommodations, and more!



YOU CAN BANK VACATION POINTS MULTIPLE TIMES DURING YOUR BANKING WINDOW.

These are the **first eight months** of your Use Year

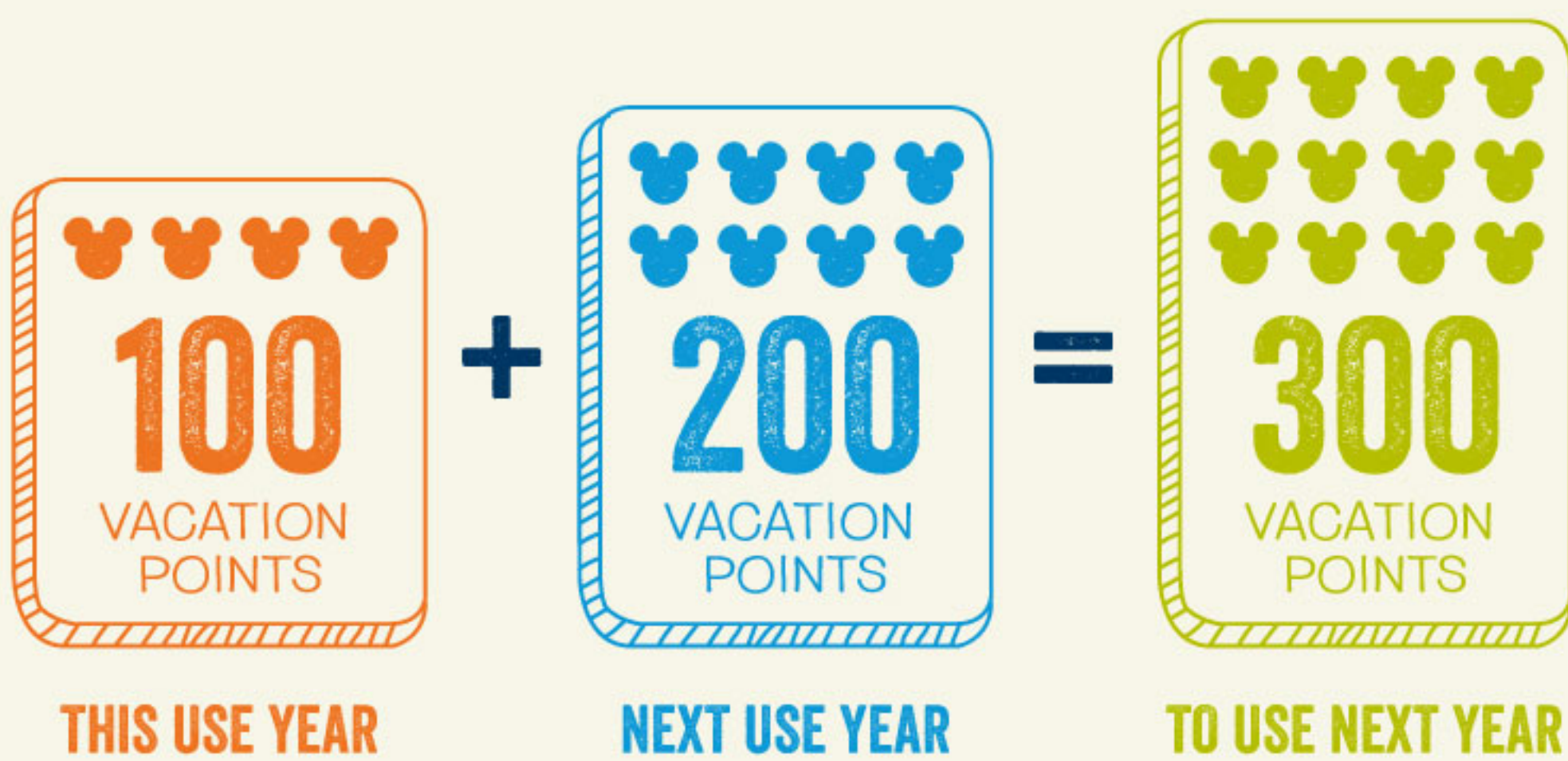


After eight months, **the window closes** and there's no more banking in the last four months of the Use Year

HERE'S AN EXAMPLE:

Let's say you are planning your dream vacation for next year, and you need **100 extra Vacation Points**:

It doesn't take magic...
Just **bank** your Vacation Points!



But bank 'em while you can!

ONCE YOUR 8 MONTHS ARE OVER YOUR BANKING WINDOW WILL CLOSE.

So take a vacation... You've earned it!

Please see Banking Rules for more information.