

Money matters to **people**. People matter to **us**.

MoneyMatters

End of Year “Game Plan”

(Before Making that
New Year’s Resolution!)

Scamming for Your Unemployment!

Did you receive notice
that somebody applied for
unemployment in your name?

Medicare Can be Complicated.

We don’t think it needs
to be.

What is a **Trust**?

A will is not the only way.

A photograph of a winding asphalt road through a dense forest. Large yellow numbers are painted on the road surface, starting with '2022' in the foreground and continuing with '2023', '2024', '2025', and '2026' further down the road. The road is flanked by tall, green trees, and the scene is captured from a low angle, looking down the road.

VISIONS
FEDERAL CREDIT UNION

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**Scamming for Your
Unemployment!**

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**BEST-IN-STATE
CREDIT UNIONS**

Forbes
2021

POWERED BY STATISTA

Money matters to **people**. **People** matter to **us**.

A Note from Ty

If every year at Visions has a theme, then this year it would be about access. And not just access on its own, but access based on equity.

It's something I think about a lot with our members. Sure, we have branches in three states, but that's not the whole picture. Members in Westwood, NJ aren't the same as those in Reading, PA, or those in Apalachin, NY. Even members in the same zip code don't have the same needs! What's important to me – and all of us here at Visions – is that you can do your banking how you want to do it.

That's why this year, we focused on access and equity. Access in the sense that you can bank in person or remotely, but equity in that those same services are available across all channels.

To that end, we expanded our Contact Center operations this year, bringing on more Advisors than ever. Not only that, many of them are bilingual to reflect our growing diversity within membership.

In the realm of online access, we introduced digital appointment booking to make things easier on your schedule. You don't need to worry about finding time to meet with a mortgage officer on lunch – you can just book a time that works for you and meet with someone at home or in the office.

Our in person and account services received a boost, too. We revamped our business accounts to drop fees, brought on a new merchant processing system to make payments easier, and even created a new business credit card based on convenient, automatic cash back.

At every turn, we ask ourselves this: *How can we make things easier for our members?* More importantly – all of our members. Business members, consumer members, those who want to consolidate debt, those opening an account for the first time, or those looking for a helping hand and compassionate financial counseling.

In the years ahead, we'll continue to expand on access and equity. It's why we're building new branches throughout our footprint, expanding our phone and digital presence, and doing our best to grow in ways that bring you value.

Ultimately, this is about you: our members. Thank you for placing your trust in us.

Tyrone Muse
President/CEO





Employee Volunteer Spotlight

Lisette D., Branch Member Account Specialist



"I have been volunteering in the community of Passaic, NJ for over 18 years at Iglesia de Dios de la Profecía (IDP). I participate in the IDP Annual Winter Program, which includes turkey and food distributions and a coat-drive, and volunteer at other events throughout the year such as food drives, clothing distributions, health fairs, Vacation Bible School, and other activities. It is very rewarding to be part of this program intended to help homeless and disadvantaged families and individuals. Over the years, I have also volunteered for other organizations, such as Englewood Cliffs PTA and Nourish NJ."

Why do you volunteer?

"I volunteer because it's a way of helping others in need and I strongly believe we are called to help others. Supporting homeless and low-income youth and adults is my passion."

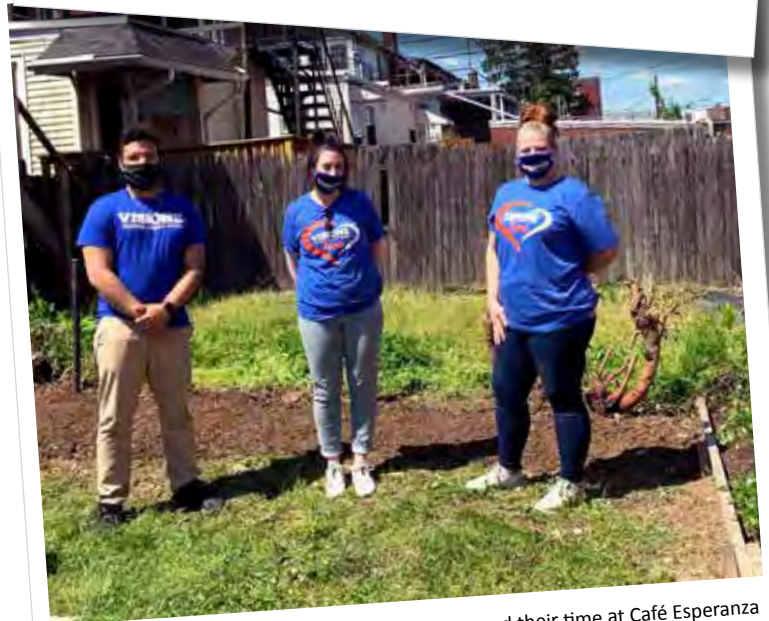
Visions donated \$250 to Lisette's nonprofit organization of choice:

Impactando Familias

impactandofamilias.org



New York: Visions donated school supplies to the United Way of Broome County for their annual Day of Action Drive in Binghamton, NY. These items were provided to children in local after school programs to help them succeed in the classroom.



Pennsylvania: A group of our employees volunteered their time at Café Esperanza cleaning up the garden behind the café. The business is a pay-as-you-can restaurant for individuals in Reading, PA, and we were happy to help beautify the space!



New Jersey: Visions was proud to sponsor the Little Falls Alliance for a Better Community's Summer in the Park Concert Series in NJ! People could come and enjoy the sights and sounds of the park every Thursday during the series!

DEPARTMENT SPOTLIGHT: MEMBER SOLUTIONS

When you think of Visions, you probably think of our frontline staff. Our tellers, account specialists, even our Contact Center over the phone. But there's so much more going on behind the scenes. Take our Member Solutions team, for example.

Life happens.

We understand that nobody ever wants to default on a loan or overdraw an account. Sometimes, things are out of your control. Luckily, when life gets in the way, Visions is here to help.

Every Visions department follows the motto of "People Helping People," and our Member Solutions team is no exception. Member Solutions is vigilant and proactive, striving to ensure your financial well-being. Even when you're struggling, our goal is to assist you through such

difficult times. With sympathy, we hope to maintain your positive standing with Visions and the credit reporting agencies. By helping our members stay on their feet, in turn we're also helping our local families and communities to thrive.

We hope you'll feel comfortable speaking with our Member Solutions department if you ever face hardship or financial insecurity. The team is listening, available to help, and committed to your financial wellness. We want you to feel supported with Visions at your side.

Having difficulty with payments? We can help.

**Call the Contact Center at 800.242.2120
or reach out to a wellness expert online at
visionsfcu.org/financial-counseling.**

WHAT IS A TRUST?

A WILL IS NOT THE ONLY WAY

Today marks the largest intergenerational wealth transfer in history, with \$30 trillion in assets projected to pass from baby boomers to their heirs in the United States alone. Yet 60% of American adults don't have an estate plan.

Plan ahead for the possibility of incapacity with a Revocable Living Trust. We know that while you can't predict the future, you can prepare for it. Instead of only protecting your assets upon your death like a will does, a Revocable Living Trust is a legal document that does double duty by setting forth how you want your assets managed and distributed in the event of your incapacity.

As a result, if you're ever unable to manage your own finances, a court wouldn't need to get involved to appoint someone to manage your financial affairs.

If you are interested in seeing what our team can do for you, please reach out to us by calling 800.242.2120 ext. 10684.

Sharon Burghardt, CTFA Senior Trust Officer
Laura Maerkl, Trust Administrator



Our Member Saved WHAT?!

Nothing makes us feel better than helping our members, which is why we're always looking for opportunities to improve your financial well-being. Sometimes it's as easy as balancing a checkbook, other times it's saving you money with a refinance. Here is a great story from our Norwich, NY office:

“ A member came into our office looking to take out an auto loan. When we started talking about insurance coverage, I mentioned that we have partners who offer our members discounted rates. He said that his rate was high and he had been meaning to get another quote, so we ran the numbers for him. We couldn't believe our eyes – we were able to save him nearly \$3,000 per year! He was thrilled and joked that he could take his family to Disney. It was a great moment and I'm glad we were able to help him out. ”

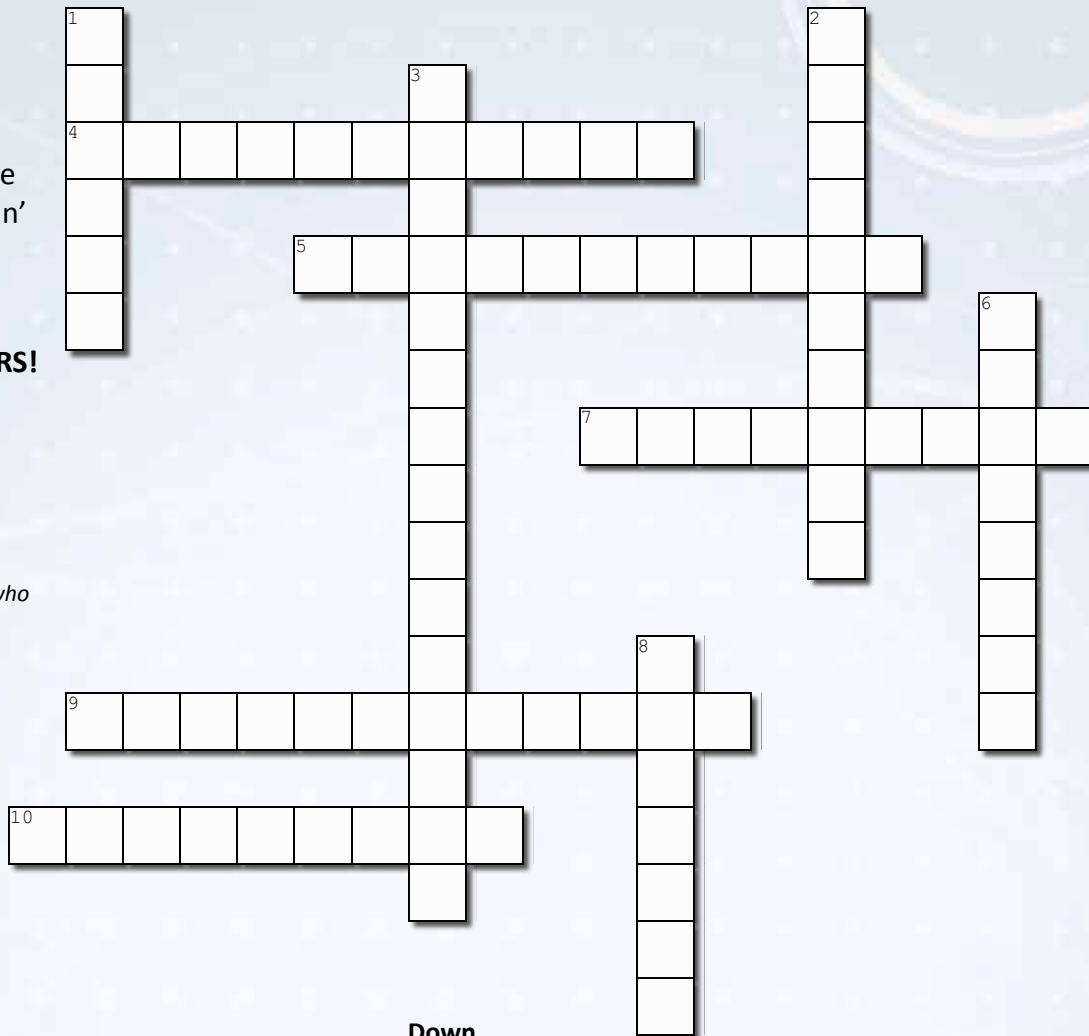
Read, Solve, WIN!

Complete this crossword puzzle, submit your answers at visionsfcu.org/puzzle, and you could be eligible to win one of five Dunkin' Donuts gift cards!*

CONGRATS, Q3 WINNERS!

Tina K., *Layton, NJ*
 Pamela Z., *Emmaus, PA*
 Margaret W., *Endicott, NY*
 Deborah B., *Fort Myers, FL*
 Ricky N., *Durham, NC*

Thank you to all our members who participated.



Across

4. We've started sending out _____ credit and debit cards with contactless payment technology
5. Roughly \$30 trillion in assets are projected to pass from _____ to their heirs in the United States (two words)
7. A Visions Elite Visa _____ card comes with zero annual fees
9. When you're reviewing your annual budget, you should consider recurring _____ costs to see if you're getting your money's worth
10. You should visit the Internet Crime _____ Center at IC3.gov if you need to report unemployment fraud

Down

1. Visions now offers digital wallet support for _____ Pay
2. Visions is planning a new office to replace its Town _____ location in NY (two words)
3. Our _____ department assists struggling members who may have fallen behind on their payments (two words)
6. Digital Appointment Booking is available for _____ appointments, with more options planned for the future
8. Our Visions Investment Services partner, LPL Financial, recently earned a spot on the _____ 500 list

*Visions Federal Credit Union membership required. Visions membership requires a \$1 minimum deposit; certain restrictions apply, ask for membership eligibility details. Must be 18 years or older. Answers must be submitted at visionsfcu.org/puzzle by 10/31/21; no alternate methods of entry apply. Limit (1) entry per person. Winners will be chosen at random; odds of winning based on total number of entries. Winners may only win one prize. Winners will be notified by mail by 11/20/21. Winners consent to have Visions Federal Credit Union use their first name, last initial, city, and state in social media posts or future advertising and promotional materials. Promotion sponsored solely by Visions Federal Credit Union.

ALL THINGS DIGITAL

DIGITAL APPOINTMENT BOOKING

You needed a simpler way to book appointments, so we made it happen! Whether you want the meeting to be in-person or virtual, the process is the same. And, you can conveniently manage your appointment via text or email. Look for the link to “Schedule an Appointment” directly on our homepage, then follow the prompts. It couldn’t be any easier!

For now, this feature works exclusively for mortgage appointments, but keep an eye on our website for updates. In time, we plan to expand the offering to include our other products and services.

Try it out! Visit visionsfcu.org/digital-appointment-booking.



UPGRADING VISIONS CARDS AND YOUR DIGITAL WALLET!

In efforts to ensure that every Visions credit and debit card has the latest security features and contactless payment technology, we’ve started sending out replacements. If your card is up-to-date, great! If not, you should receive a replacement card in the mail before the end of the year (regardless of expiration). Don't forget to update your card information with billers and payment sites because your new card has a different expiration date and CVV.



Here’s what you can expect from your new card:

- Tap-to-pay functionality
- Card Controls through digital banking
- Visa® Purchase Alerts

...and compatibility with popular payment technology, including:

- Apple Pay
- Google Pay
- Samsung Pay
- FitBit Pay
- Garmin Pay



For more information on your digital wallet and contactless payment options, visit visionsfcu.org/mobilepayments.

Looking for a Rewarding Career?

#ClaimYourSeat at Visions!

When you hear the words “credit union”, you probably think of the front line employees, like tellers, branch managers, and loan officers. And yes, we have opportunities for those positions, but we’re more than just banking. Visions offers careers in a number of fields, like:

- Human resources
- Information technology and security
- Building, construction, and infrastructure
- Data analytics
- Physical and data security
- Lending ... and more!

Not only that, we’re committed to our employees, too. Full-time or part-time, our employees know that they can count on us for competitive pay, employer-matched 401(k)s, educational opportunities, student loan reimbursement, and even a pension plan.

We have a spot for you! Go to visionsfcu.org/careers to #ClaimYourSeat.

Visions Federal Credit Union is an equal opportunity employer whose goal is to achieve a positive work atmosphere while encouraging a healthy work/life balance. M/F Disabled and Vet EEO/AA Employer.



Ease Those Overdraft Woes with a Redi Reserve



Ever heard of overdraft protection? Our Redi Reserve line of credit acts as the first line of defense from overdrawing your checking account or bouncing your personal checks. Here’s how it works: if a transaction posts for more than your checking account balance, your Redi Reserve automatically advances to cover the overdraft. No need to make a phone call or open digital banking, that transfer is automatic. One less thing to worry about!

When you apply, work with our representatives to find a limit that fits you and your needs. Then, once you’re approved, you can use it as often as you need it, giving you the peace of mind you deserve.

Stop by your local office, call the Contact Center, or visit visionsfcu.org to apply.



End of Year “Game”

(Before Making that New Year’s Resolution!)

Soon Thanksgiving will be here, followed by that parade of holidays to drive us through the finish line. While you’re planning gifts for everyone else, remember to gift your future self, too.

1 REVIEW

Start with your budget. Look back over the past year and assess what you want to adjust.

Regular expenses

Review your spending the old-fashioned way by looking at your monthly statements, or check out the FinSavvy money management app in digital banking. By categorizing your transactions, you can see exactly how you spend your hard-earned cash.

Subscription costs

Get your money’s worth or get rid of it. If you’ve only used a certain streaming service for four movies this year, and you’re spending ten dollars per month for that provider, then you actually spent close to \$30 per movie.

Consolidation potential

Look for any expenses that you could consolidate. Consider your insurance. If you bundle your home and auto insurance, you can sometimes save on premiums.

Health care and benefits

Open enrollment season is coming up, so now’s the time to switch it up. Reach out to your employer and see if you may have overlooked a better option for you and your family.

2 PROJECT

Depending on what the new year has in store, you need to plan accordingly. What are your projections for 2022?

Extra income

Are you anticipating a pay raise or residual commissions? Consider bumping up your retirement contribution or opening an IRA. Know how you want to save, invest, or budget that added income, and then speak to your financial advisor.

Lower income

If you’re an educator, you may receive reduced – or zero! – payroll during the summer. In other industries, it’s seasonal layoffs or a dip in profits during the winter months. Consider the Skip-a-Payment option, apply for a line of credit, or look into seasonal employment to help you through those leaner months.



Plan'

Expensive seasons

Are you expecting to make any big purchases or planning costly events? If you're preparing for a wedding, you'll need to increase your savings ASAP. Sometimes, two or three events fall back-to-back in the same season. Don't let those pile-ups blindside you. Revisit your budget to ensure that you can still make those necessary payments.

Holiday Club

The holidays are expensive, but a Holiday Club account from Visions can help you save. Set funds aside throughout the year, and they'll transfer to the account of your choice on November 1st. If you already participate, keep an eye on your account – your holiday funds will be transferring soon.

3 TRACK

As you review your budget at the end of the year, keep an eye on your retirement, too.

Retirement

Check your savings progress and make sure you're not falling behind. You might decide it's time to ramp up your investments. Make sure you take full advantage if you have an employer match on your 401(k). It's free money on the table, and those investments may even be tax exempt.

Beneficiaries

Planning ahead also means planning for your family. If you need to review your beneficiary information, now is a great time to check your life insurance policy or update your will.

4 PREP

As the year winds down, the taxable year goes with it and next thing you know, it'll be tax season.

Documents and Adjustments

Before you lose important items in the holiday rush, gather your documents and receipts. Now's the time to call your accountant or a tax professional to see if they have some advice on adjustments. They may encourage you to defer income until 2022, or to go ahead and invest your holiday bonus before December ends.

Stock options

Keep an eye on this year's gains and losses on investments. Check in with your financial advisor – after all, taxes and investments can be tricky, so get in touch with professionals you trust.

5 DRAIN

Use it or lose it. If it won't roll over into 2022, use it now.

Flex and health care plans

Your HSA (Health Savings Account) and FSA (Flex Spending Account) may have carryover limits, so get in those wellness checkups now.

Employer benefits

Maybe your employer limits the amount of PTO rollover from one year to the next. Maybe they match employee contributions to nonprofits. Follow up to get the answers you need.

Rewards programs

Credit cards, frequent flyer miles, and other rewards "points" may expire. This could be the holiday season to cash them in or plan an overdue vacation.

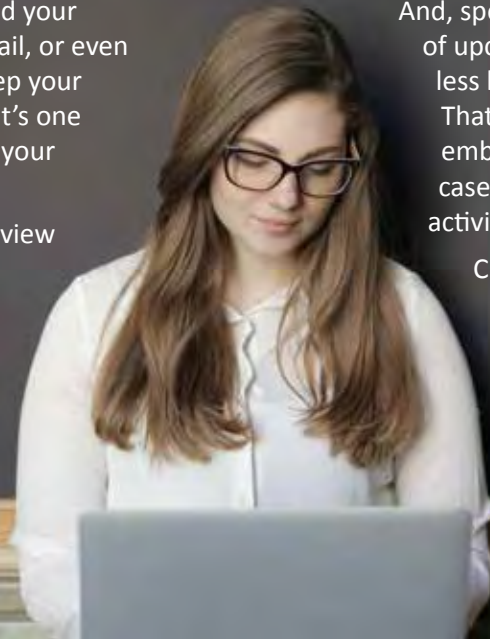
By setting aside time for personal financial planning, you can make the most of your hard work and savings. Visions is here to help.

**Visit a branch in your neighborhood
or call us at 800.242.2120.**

Is your information up to date?

Whether you're traveling, changed your phone number, updated your email, or even moved away, it's important to keep your information up to date. After all, it's one of the best ways to keep you and your account safe.

We recommend that members review their contact information with us at least annually. Making sure your account address is correct ensures that you receive important updates, statements, and even new cards.



And, speaking of cards, by letting us know of upcoming travel, your purchases are less likely to be flagged as suspicious. That advance notice can save you embarrassment at the checkout line in case your card is blocked for unusual activity.

Checking and updating your information is easy. **Just stop by your local office, call us at 800.242.2120, or select "Address/Contact Info" from the Services tab of digital banking.**

Are You & Your Family **PROTECTED?**

Exclusively for credit union members

To help you protect the people who matter most in your life, your credit union endorses TruStage® Accidental Death and Dismemberment (AD&D) Insurance from CMFG Life Insurance Company. AD&D pays a cash benefit in the event of a covered injury or death due to an accident.



Acceptance is guaranteed for credit union members age 18 and over. Go online or call today to learn more.

Visit us at TruStageADD.com • Toll-free 1.855.612.7910

Monday – Friday 7am – 9pm CT Saturday 8am – 4pm CT

Benefits can include:

- *A hospital benefit*
- *Inflation protection*
- *Education assistance*
- *Childcare assistance*



TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 20 million credit union members.

TruStage Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.

Policy Series # E10a-014-2012; ADI-2589468.1-0619-0721



SERVING THOSE WHO SERVED

You served your country, now we're here to serve you. Our Veterans Program was created to help veterans and their spouses stay financially secure.*

Financial Education

Strong finances start with strong foundations. We offer free and confidential consultations in a number of areas, from basic financial education to investments, mortgage, Medicare, and more. Not only that, we have custom presentations for veterans' associations.

Learn more and connect with a Financial Wellness Officer at visionsfcu.org/walletwellness.

Visions Salutes Scholarship Program

Your future matters and so does your family's. That's why each year, we make five \$1,000 scholarships available to dependents of veteran members. These scholarships are available for undergraduate or graduate study at an accredited U.S. college, vocational, or technical school.

Applications are accepted from December 1st to March 31st every year.

Visit visionsfcu.org/scholarships to apply.

Career Opportunities

As you may have noticed on page 9, we're more than just banking. And we're growing, too.

We're proud to employ veterans across our three state, 750-strong workforce. Not only that, we also offer internships for veteran students. These are

perfect opportunities for exploring careers in areas like network security, accounting, facilities planning – even management and administration!

Operation Homefront Donations

For each member who chooses the Americana debit card design, we'll make a \$5 donation to Operation Homefront. This card is available to all members – regardless of veteran status.



We've donated **over \$45,000** since we introduced the card in 2019 and hope to continue growing that amount – and our support for veteran communities – for years to come.

Additional Bonuses Available

Ask us about exclusive offers for new accounts, loans, and even mortgages.

Thank you for your service!

Visit visionsfcu.org/veterans for program details.

*Veteran Status: program valid for veteran service members and their spouses only. Proof of service required and must be shown at account opening. Valid forms of identification include, but are not limited to: Military ID card, Veterans ID card, or DD 214 Form, if applicable.

Medicare can be complicated. We don't think it needs to be.

Between premiums, networks, and deductibles, dealing with insurance is enough to make your head spin. When it comes to Medicare, things can get even more difficult. You'll still juggle those same concerns, but you'll also need to consider how it ties into your retirement planning.

Fortunately, Visions has a team of consultants to make it easier.

Together, we'll explore plans to meet your budget and your needs. Ask a representative at your neighborhood branch to help connect you to a member of our team, or you can contact one of our licensed professionals in your region to get started:

Marcene Depew

Financial Consultant

Supports NY offices and the O'Connor Group of Visions Investment Services

800.242.2120, ext. 10587

marcy.depew@lpl.com

Gregory Tift

Sr. Insurance Consultant

Supports members from Broome, Chenango, Tompkins, Cortland and Onondaga Counties in NY as well as Susquehanna County, PA

800.242.2120, ext. 10473

gtift@visionsfcu.org

Jennifer Lynn-Ford

Sr. Insurance Consultant

Supports members from Broome, Tioga, Chemung, Schuylers, Tompkins and Monroe Counties in NY as well as Bradford County, PA

800.242.2120, ext. 10869

jford@visionsfcu.org

Robert Hennessy

Diversified Financial Services Manager

Rob oversees all Medicare programs across NJ, NY, and PA

800.242.2120, ext. 10662

rhennessy@visionsfcu.org



Important Dates and Information

- **Annual Enrollment Period (AEP):** October 15, 2021 to December 7, 2021
- **Open Enrollment Period (OEP):** January 1, 2022 to March 31, 2022
- **Initial Coverage Enrollment Period (ICEP):** runs for seven months surrounding your 65th birthday (three months before, your birthday month, and three months after)
- **Special Enrollment Periods:** valid under certain circumstances; ask us for details

Important Note: Each year, all Medicare Advantage and Part D Plan beneficiaries will receive their Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) from their existing plan providers, typically by September 30. Keep your eye out for this mailing from your current carrier and we will be happy to review the changes to your coverage for 2022.



Medicare Meetings

To find a meeting, schedule an in-person or virtual appointment, or connect with one of our representatives, visit visionsfcu.org/medicare.



For our New Jersey Members

If you are a retired teacher, administrator, or state or local government member: our seminars and meetings will provide plan information on the NJ Individual Medicare Advantage and Supplement plans. We are not licensed to discuss the State Employees' Health Benefits Program (SEHBP) or State Health Benefits Program (SHBP) health plans you are eligible for as retirees.

For more information on your State Retiree Benefit Programs, through Aetna, please call or visit: SBHP: 866.234.3129 | SEHBP: 866.816.3662
Hours are Mon-Fri, 8am-6pm ET. Website: www.aetnastatenj.com.

SCAMMING FOR YOUR UNEMPLOYMENT!

Did you receive notice that somebody applied for unemployment in your name?

Scammers are taking advantage of unemployment rates by applying for benefits in the names of people that are still working. If you're still working, you clearly aren't applying for unemployment, and these scammers are hoping you'll be too busy to notice until it's too late. Then, to keep you unaware, they might deposit those stolen unemployment benefits into somebody else's account – somebody else who is also being scammed!

Here are steps you can take to protect yourself and your account going forward.

If you've been targeted:

1. Contact your state's unemployment office to report that you are employed and did not apply for unemployment benefits.
2. Call the three major credit reporting bureaus to put a credit freeze on your Social Security number:
 - Equifax – 800.685.1111
 - Experian – 888.397.3742
 - TransUnion – 800.888.4213
3. Visit the Internet Crime Complaint Center at IC3.gov to report the unemployment fraud.
4. Notify your Human Resources department that somebody applied for unemployment benefits in your name.
5. Notify Visions and any other financial institution where you have accounts.

Take preventative measures!

1. Set up alerts and notifications in digital banking. Call the Visions Contact Center at 800.242.2120 if you need assistance.
2. Keep a close eye on your account and let us know if you see any unusual activity.
3. Whether or not you've experienced fraud, a verbal password is a great idea to add to your account for in person and Contact Center transactions.
 - a. The scammer may have a lot of your personal information! If a scammer calls Visions looking to get additional information, they would need to provide the new verbal password before any information is given out.

Remember, Visions is here to help. Our Risk Mitigation department wants to keep you and your accounts protected. Continue to stay vigilant and do everything you can to ensure a secure banking experience for you, your family, and your business. If you don't currently have a password on your account, we recommend you call the Contact Center at 800.242.2120 or stop into a branch to add one for your protection.

Visit visionsfcu.org/security for more articles and tips.

Products to Serve Your Needs, Local Service You Can Trust

When you have a local business up the road that can handle all your needs – that's convenience. But how can you tell if you're getting the best product? How do you know you're not missing out on something you might find at a bigger firm? At Visions Investment Services, we strive to be an amazing local resource while offering high quality financial services. Visions Investment Services is a prime example.

When you call up your local financial consultant at Visions Investment Services, you have access to products and services from LPL Financial, our partnering broker-dealer and registered investment advisor. Earlier this year, LPL Financial earned its spot on the Fortune 500 list, having grown in assets from \$500 billion to \$1 trillion in only five years.

When we see our financial partner recognized for their incredible growth and progress in such a short time, we're proud of our relationship and feel reassured in our mission to bring you high quality financial services. We're that local connection. We get you a wide array of products from a Fortune 500 financial corporation while staying accessible to the community.

Introduce yourself to a financial consultant at Visions Investment services and see what we – and LPL – can do for you.

Visit us at your local office to learn more or call
800.242.2120, ext. 10469.

VISIONS
INVESTMENT SERVICES

This material was prepared for Visions Investment Services and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer. (Member FINRA/ SIPC). Insurance products offered through LPL Financial or its licensed affiliates. Visions Federal Credit Union (VFCU) and Visions Investment Services **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Visions Investment Services, and may also be employees of VFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of VFCU or Visions Investment Services. Securities and insurance offered through LPL and its affiliates are:

Not Insured by NCUA or Any
Federal Government Agency

Not Credit Union
Guaranteed

Not Credit Union Deposit or
Obligations

May Lose
Value

LPL Tracking
1-05183275



— VISIONS — Voice

POLITICAL ADVOCACY

Visions Federal Credit Union is passionate about service. Members are a big deal to everyone that works for you at the credit union, and we support our members in good times and bad. We also provide feedback to members of Congress to ensure unintended consequences of any legislative and regulatory efforts are brought to the forefront.

You already know how your credit union was able to support members through the pandemic in offering emergency loans, Skip-a-Payments, fee waivers, Paycheck Protection Program loans, and more. To do so, Visions must follow strict guidelines and regulations, with some

set to expire in the post-pandemic environment. At a time when consumers needed help the most, Congress too looked to provide the guidance and relief needed to assist families, businesses, and those in need. Congress acted quickly and, before even being required to, Visions was able to do the same, providing a vast amount of relief to you, the member. We carry these stories to members of Congress in championing the credit union difference.

When it comes to politics, Visions avoids party affiliations. However, when it comes to supporting legislation, we believe in the power of a collective voice. We support legislation and those candidates whose voting ability can impact credit union members in a positive way. Continuing our voice and mission through these candidates to better serve you, the member, continues the democratic process while impacting members and community.

Visit visions.org/advocacy for up-to-date information on legislative initiatives and scorecards for legislators impacting Visions' NJ, NY, and PA markets.



SCHOLARSHIP APPLICATIONS OPEN SOON!

Planning for college? We want to help.

Our Visions Cares and Visions Salutes Scholarships can help you achieve your collegiate goals.

Online applications available December 1 – March 31.

visionsfcu.org/scholarships

Visions membership may be required.

NEED TO Know

Holiday Club Fund Reminder

Funds from your Holiday Club account will be disbursed on November 1. The money will be automatically deposited into your primary savings or elected share account.

Interested in opening a Holiday Club? Stop into any Visions office or learn more at visionsfcu.org!



SAVE THE DATE Special Events

Visit visionsfcu.org/events for a current list of upcoming events, seminars, and activities.

LOCATION UPDATES

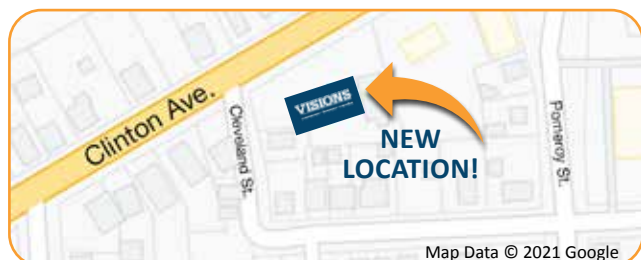
Expanding in Reading, PA

Visions is expanding our Contact Center by building an additional facility in downtown Reading! We're set to finish construction by the end of 2021, hiring up to 40 new employees. Plus in 2022, you can look forward to a new branch at the same site.

Located at: 35 North 6th Street, Reading, PA 19601

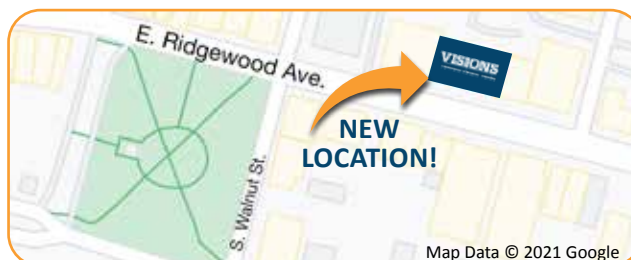
Coming Soon, Two New Branches!

Cortland, NY



Located at:
141 Clinton Ave
Cortland, NY 13045

Ridgewood, NJ



Located at:
179 E. Ridgewood Ave
Ridgewood, NJ 07450

Renovations Planned for Town Square Mall

Our construction project has already begun at the Town Square Mall location in Vestal, NY, as we plan to move in-branch operations into a new building adjacent to the current spot. But there's no need to worry! The entire transition should be completed seamlessly, without any interruptions to member services.

Located at: 2531 Vestal Pkwy E, Vestal, NY 13850

Also Launching this Fall...

Newark Valley High School – Newark Valley, NY
Binghamton High School – Binghamton, NY
(For students, faculty, and staff only)



OFFICE CLOSINGS

Mark Your Calendars

Monday, October 11

Columbus Day

All Offices Closed

Thursday, November 11

Veterans Day

All Offices Closed

Thursday, November 25

Thanksgiving Day

All Offices Closed

Friday, December 24

Christmas Eve

All Offices Close at 3pm

Saturday, December 25

Christmas Day

All Offices Closed

Friday, December 31

New Year's Eve

All Offices Close at 3pm

Saturday, January 1, 2022

New Year's Day

All Offices Closed

Audit Verification Notice

As part of our annual Supervisory Committee audit, randomly selected members will receive letters requesting they confirm a loan or share balance with Visions. These letters will be sent in late October and will be signed by our Chief Audit Executive, Betty McQuay. Responses are to be sent to our CPA firm, CliftonLarsonAllen LLP, 901 North Glebe Road, Suite 200, Arlington, VA 22203.

If you receive a confirmation letter, please respond as quickly as possible.

Prefer a Digital Copy?

All member households will receive a mailed copy of MoneyMatters at the beginning of each quarter. If your household prefers to reference this financial magazine online, please complete the unsubscribe form at visionsfcu.org/moneymatters or call our Contact Center at 800.242.2120.

All loan types referenced in this publication are subject to Visions Federal Credit Union's standardized policies including, but not limited to, lending, membership, and creditworthiness. Please contact a credit union representative for more information regarding application requests.



Federally insured
by NCUA.



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Visions Elite Visa Signature® Card

ZERO **0%** **ZERO PERCENT INTRO APR***
ZERO TRANSFER FEE
ZERO ANNUAL FEE

Zero Annual Fees. 0% APR* for 12 Months.

Why beat around the bush? It's what you wanted to hear... Visions Elite Visa Signature Card just got even better with zero annual fees. And to help you celebrate, we're giving you 0% APR* for the first 12 months.



What you get with Elite:

- No annual fee
- No balance transfer fee
- 0% APR* intro rate
- Up to 2% cash back for purchases
- Exclusive travel perks
- Security features, alerts, and 24/7 card support

Cards can be issued directly in branch, and all Visions cards are compatible with mobile payments and tap-to-pay functionality.

Stop by your local office, call 800.242.2120, or visit visionsfcu.org/visaelite to apply!

*APR = Annual Percentage Rate. Credit union membership required with a \$1 minimum deposit; certain restrictions apply, ask a representative for eligibility details. Rate and terms available on new Visions Elite Visa Signature credit cards only. Introductory and standard loan rates and approval amounts based on creditworthiness. Introductory rate valid for twelve billing cycles after opening and on new Visions Elite Visa Signature credit cards only. Rates may increase after opening. After the introductory period, the APR will vary based on creditworthiness, the applicable index, and the 5-year U.S. Treasury Note. As of August 31, 2021, the APR ranged from 8.75-12.25% APR with a maximum rate of 18%. Visit visionsfcu.org or call 800.242.2120 for current rate information. Rewards points dependent on purchases; speak with a representative for details. Offer only valid on new Visions Elite Visa Signature cards opened between August 1, 2021 and December 31, 2021. Refinancing of Visions debt is not allowed. Federally insured by NCUA.