

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

MoneyMatters

Hit Your *Credit Score* Target

Credit scoring doesn't have to be complicated.
Have a goal? We'll help you get there!

Discount Ticket Offers

Looking for fun? Get great discounts
at select theme parks this summer!

Sending Money Has Never Been Easier!

Send money with these two
convenient options

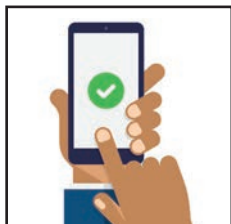
First Time **Financing?** We've Got Your Back

Our First Time Buyer
Programs can help you fund
your next car or home



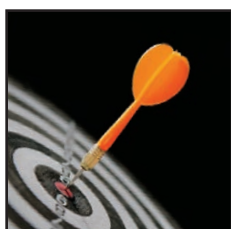
VISIONS
FEDERAL CREDIT UNION

On the Cover



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**Sending Money
Has Never Been
Easier!**



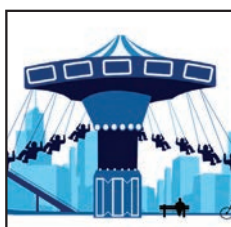
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**Hit Your Credit
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Money matters to **people**. People matter to **us**.

Looking for a great career? Look no further.



We're more than banking

Most people hear the words “credit union” and think it’s just another name for a bank. And yeah, we do offer banking services – but we’re so much more than that.

We’re friends, neighbors, and community builders. We’re IT specialists, we’re marketers, we’re human resources professionals. We’re full of opportunities, from basic banking to management, security, infrastructure, and more.

If you want to be part of something greater, something different, and something growing – then you’ve come to the right place.

**Our employees
*matter.***

#ClaimYourSeat



Why work for Visions?

Flexibility, security, competitive wages, and benefits ranging from medical to retirement – we’ve got it all. We offer both full- and part-time positions, along with opportunities for advancement, development, and tuition reimbursement. We’re a company that’s growing more and more every day – and you can, too.

Your benefits matter

Our employees are our greatest asset and we believe in taking care of them. Our benefits include:

- An employer-matched 401(k)
- A pension plan
- Two comprehensive medical plans
- Dental and vision coverage
- An interactive Wellness program
- Supplemental insurance policies
- Generous paid time off

...and more!



Community matters

Do you love where you live?
We do, too.

For more than 50 years, we’ve dedicated ourselves to giving back to our communities, from donations and sponsorships to grants and volunteering.



Each year, our employees donate over 3,000 hours of their time – and that’s not just to Visions events, either. Our Community Impact program fosters an environment of service, creating unique opportunities for employee giveback.

It’s all part of our motto:
Money matters to people and
people matter to us.

Are you ready to be part of something bigger?

Come see what we have to offer at visionsfcu.org/careers. You can meet our team, browse our benefits, and get started on your next step. Don’t forget to connect with us on LinkedIn, too!





What is Visions Cares?

At Visions, we love to give – and not just money. We give of ourselves, our time, our talents, and more. *Visions Cares* was created to celebrate all our organization does to help make our communities and each other better.



Random Act of Kindness

We visited Atlantic Health System's Newton Medical Center in Newton, NJ and donated 400 care packages. These "little somethings" should help make planned or unexpected hospital stays a little better.

Employee Volunteer Spotlight

Becky T.
AVP / Controller

"I got inspired to help the community through my daughter, Sarah. She volunteered at the local dog shelter and wanted to find a way to raise money for them. Together, we started making and selling crafts at local shows and donating the proceeds to various shelters. In the past four years, through the help of family, friends, and the support of our "extended family" at Visions, we've been more successful than I could have imagined. We raised over \$10,000 last year! Proceeds have gone to the Broome County Dog Shelter, Animal Care Council, and the Broome Humane Society."

Why do you volunteer?

"I feel it is important for all of us to support our local charities which do so much to make our community a great one. It feels good to help the most vulnerable, like the abandoned and often forgotten pets residing in our local shelters."



2018-2019

SCHOLARSHIP WINNERS



**Want to
apply for 2020?**

Available December 1st at
visionsfcu.org/Scholarship

Congratulations!

Visions is pleased to award these
39 members chosen from NJ, NY,
PA, and beyond with a total of
\$27,750 in college scholarships!

Eduardo Abreu**
Stephanie Adams
Zachary Adornato**
Jaylen Bennett
Noah Bruster
Tristan Caffrey
Grace Carter
Faith Chibulunje**
Clare Coyne
Christopher Dattoria
Ryan Ewanow
Justice Fletcher**
Alex Ford**
Samuel Forker
Adrian Frey**
Declan Houlihan
Anna Kalivoda
Ramandeep Kaur**

Alexandra Keough
Kiera Lake**
Mateo Lata**
Jessica Luo*
Leah O'Connell
Michael Pantaleo
Reona Pena**
Madison Quick**
Lorena Romero**
Jamie Rossig
Alyssa Rounds**
Joshua Tejada*
Abigail Selfridge
Tysaun Shields**
Julia Sitek*
Keegan Stanbro**
Heather Sullivan**
Bryanna Wayman**
Emma Woerle
Mya Wyatt
Michael Yacovoni**

*In-school branch employee
scholarship and regular scholarship

** In-school branch employee
scholarship

Visions Salutes Scholarship Program

This new program awards five \$1,000 scholarships to dependents of Veteran members. This thank you to the Veteran community is available for undergraduate or graduate study at an accredited U.S. college, vocational, or technical school.



Visit visionsfcu.org/veterans for program details.

**Applications
available
January 1st
for 2020.**

2019 Winners

Alyssa M. Dudinyak
Robert E. Kisner
Kelly M. Parker
Jacob W. Pompeii
Jacob M. Way

A Better Way to Pay for College

With the cost of higher education on the rise, the gap between college costs and available financial aid is growing wider every year. As a result, many students and families have resorted to higher-cost private student loans to fill the funding gap.

Visions is here to help!

With our Student Choice private loan solution, students can achieve their dreams of a higher education without the higher price tag often associated with private student loans.

- No origination or pre-payment fees
- Competitive interest rates
- Flexible repayment options
- Easy online application and instant credit decision
- 24/7 call center and application support
- Convenient line of credit structure that allows you to get funding for your entire undergraduate career with just one application*



Visit visionsfcu.org/studentloans to learn more!

*Subject to credit qualification and annual credit review.

Investing in the FUTURE

*Introducing our newly
renovated headquarters!*

When we first moved our headquarters in 1988, we had about 68,000 members and 250 employees. Today, our staff of **650** serves more than **200,000** people across three states.

Needless to say, we needed a bigger home. And we chose to stay where it all began.

Our expanded headquarters solidifies our commitment to our community and the future of our organization. It's an investment in the area that helped make us strong, and we plan to keep investing both here and beyond.

More jobs, more opportunities

Our new space allows us to double our Endwell, NY workforce over the next 10 years – and we've already begun. We're bringing in more jobs, more opportunities, and making a promise to our members that we're here for them. It's a promise we made in 1966, and it's a promise we intend to keep in 2019 and beyond.

Members first

Ensuring value for our members is our number one priority. The funds we used for this renovation were part of our strategic growth plan. That means this investment had no impact on our continued member giveback.

Looking ahead

We've come a long way in the last 53 years and things are only looking brighter. We plan to continue investing in our employees, our members, and our communities.

If you want to be part of our growing workforce, we'd love to have you!
Review the details on page 3 or visit
visionsfcu.org/careers.



Ask the Expert

Answers to your financial questions from our very own professionals!

Finances got you stumped? Need an expert opinion?
We're here to help!

Submit a question by:

- Email: AskTheExpert@visionsfcu.org
- Mail: Visions Federal Credit Union
ATTN: Ask the Expert
24 McKinley Ave, Endicott, NY 13760
- Online: visionsfcu.org/AskTheExpert

Question:

I just started a new job with a 401(k).
How much should I be contributing?

New Hire

Answer:

Congrats on the new job! How much you should contribute is something that's truly unique to you and your budget.

In general, the best advice is to try and save at least **10%** of your gross income. With that said, that may not be a feasible goal for everyone. Maybe you can only swing three or five percent, but that's still okay. The goal is to start saving no matter the amount, otherwise you're leaving free money on the table.

For example, let's say you're 30 and make \$50,000 a year. Assuming a 2% annual pay increase, a 7% rate of return, and a contribution of 3% of your gross income, you'd have about \$270,000 by the time you turn 65. Increase that contribution to 5%, though, and you'll have around \$450,000. That's not even counting an employer match, either, meaning you could have even more set aside by the time you retire!

As you can see, a 401(k) is all about the **time** and **contribution amounts** you put in. If you're closer to retirement age and can afford it, by all means max out your contribution. You won't reap the full benefits of time and compound interest, but the more you set aside, the better. If you're younger and just starting out, then begin with what you can afford and try to increase your contribution by 1% every year – that way it coincides with your annual pay raise.

Finally, don't forget that **online calculators** can help you determine how much you'll need at retirement. Chances are, your 401(k) provider's website has this functionality baked in. And, if you'd like, you can always stop in and get some extra advice from our branch and investment professionals. We're always available to help make your financial future better.



Expert:

Tom Bowen
Branch Manager, Vestal, NY

**REFER
a FRIEND**

Refer your friends to
Visions and you **BOTH** win!

Stop into any office near you and pick up a **Refer-a-Friend coupon booklet**, or refer online by visiting visionsfcu.org/referafriend!

Earn a bonus just by letting your friends and family know how great Visions is! When they become a member, you **BOTH** get \$25!*

*Ask a representative or see coupons for full details.

ALL THINGS DIGITAL

Sending money has
never been easier!

Whether you're transferring money between Visions accounts or just want to send money to a friend, digital banking makes it easy.



Member-to-Member Transfers

Want to send money to another Visions member? No problem. Simply log in to online or mobile banking, click **Transfers/Payments**, and select **Member-to-Member**.

From there, you just fill out the fields with the red asterisks. You'll need:

- The other member's account number (with no leading zeros)
- Account type
- Share or loan type
- The first three letters of the member's last name (for business accounts, type the first three letters of the business name)

If you'd like, you can even input a description!

When you fill in the data, you'll also have the option to make a **single transfer** or to **link the account**. Linking accounts is perfect if you want to make repeated transfers.

Please note that linked accounts will then show up in your standard *Funds Transfer* screen – there's no need to select *Member-to-Member* again.

Send Money Feature

Transferring money to someone who's not a member? Our **Send Money** feature has you covered.

With Send Money, you can use your debit card to transfer money via text or email. Just select *Send Money* from the *Transfers/Payments* menu. From there, input:

- The recipient's name
- Your debit card information
- The amount being sent
- A memo, if desired
- The recipient's email or mobile phone number

From there, simply follow the on-screen instructions to confirm your transfer. You'll receive a success message and confirmation number upon completion.

Depending on the delivery method, the recipient will receive a text from 678.264.6407, or an email from "Visions FCU P2P". Upon receipt, they must:

- Confirm the transaction
- Input their name and debit card information
- Select their checking account for deposit



Plus, if you want to make repeat transfers, simply save your debit card information and save yourself a step – talk about easy!

Please note that ACH deposits like this may take up to three business days to process. Debit card transfers fund immediately.



Important Security Reminder: Visions will **never** call you to ask for account information

Have you ever received a call from “Visions” that you weren’t expecting? Be careful – it could be a scam.

Increasingly, fraudsters are reaching out to unsuspecting accountholders pretending that they’re from their bank or credit union. If the listener doesn’t know any better, they might wind up falling into the trap – giving up card numbers, account information, and even Social Security numbers.

We want to make sure that you and your accounts stay safe, which is why we wanted to remind you that Visions will **never** call you to ask for personal or account information.

Here are a few more tips to keep yourself safe:

Trust your gut

If something doesn’t sound right, take the time to double check. If you suspect that you’re on the receiving end of a scam, give us a call at 800.242.2120. A representative will be able to confirm the validity of your call.

Go digital

With online and mobile banking, keeping track of your accounts has never been easier. You can monitor your account activity in real time and even set up transaction alerts. It’s far more effective than paper statements, as by the time you receive your paper copy, your money could be long gone.

Use our security tools

In line with digital banking, don’t forget about our Card Controls feature. Card Controls lets you immediately shut down your card in case of theft or misplacement. Simply hit the “More” button in mobile banking to access the Card Controls option, or select it from the right-hand menu in online banking.

For more tips on managing your accounts, stop by your local office, call us at 800.242.2120, or visit visionsfcu.org/security.

Note for suspected fraudulent charges: While we won’t call you for your personal information, we may need to verify if a credit or debit card transaction was initiated by you. If you have any doubts about the validity of these calls, call us directly at 800.242.2120.

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 Oakland, NJ office:

“A member came in inquiring about an auto loan and the conversation turned to insurance. Between her driving record and her existing policy, she was paying over \$2000 every six months simply to insure her car. I mentioned our insurance partners and we got her a free quote. It turns out that we were able to bundle her auto insurance with a new renter’s policy that saved her over \$1,600 per year!”



Hit your **credit score** target.

Talking about credit scores can bring up a lot of questions. What makes up my score? What helps and hurts it? Should I worry about soft pulls? What *is* a soft pull, anyway? We want to help take some of the confusion out of credit scoring. Take a moment to review these tips and definitions, and don't forget that we're always nearby to help.

What's in a score, anyway?

More than anything, people seem to confuse what affects their score and what doesn't. Do you think income matters? Guess what: it doesn't. We'll cover some more misconceptions later, but here are some factors that *do* impact your score:

Payment history: 35%

You can't talk about credit scores without talking about payments. And it's true – your payment history makes up more than a third of your score. Did you know that a single missed payment can stay on your report for two years? That's why it's vitally important that you make your payments on time. Better yet, consider automatic payments.

Capacity: 30%

Credit cards don't have to be a bad thing – as long as they're used responsibly. In fact, how well you manage your credit limits has a significant impact on your score. In order to reap the benefits of your credit cards, try to keep your utilization low – around 20 or 30%. That means if you have a \$10,000 credit card, you only want to keep \$2-3,000 on it at any given time. The more available credit you have, the better.

Length of credit: 15%

Good things come to those who wait. The longer you've been a borrower – and made your payments on time – the higher your score will be.

New credit: 10%

Constantly applying for new accounts in an attempt to boost your score is a fool's errand. In fact, the more hard inquiries and new accounts you have can negatively impact your score. That's because new accounts will lower your average account age, and multiple inquiries in a short period of time is a signal to lenders that you could be in financial trouble.

Mix of credit: 10%

Credit cards are nice, but you need some installment loans to balance out your revolving credit lines, too. That means things like personal loans, auto loans, or mortgages. A healthy mix of credit signals financial responsibility to lenders.

It's all in the numbers

Credit scores range from 300 to 850. The higher your score, the better. But just how big of a difference can 20 or so points make? Let's take an auto loan, for example.

Suppose you want to borrow \$25,000 over the course of 72 months. If you have a high credit score, you could be looking at a rate of around 4%. If you're in the lower 600s, though, it could be closer to 8.5%. Suddenly, your \$390 payment goes up to \$445. Plus, you're paying an additional \$3,900 in interest!

More than loan rates

Everyone knows that your credit score can impact loan decisions, but did you know it can also alter your insurance rates? And that's not all. Your credit score can also impact:

- Your chances of renting an apartment
- Your ability to get a job
- Whether you can get a cell phone contract
- Whether you need a deposit for your utility company

Credit score misconceptions

Remember how we said that your income doesn't affect your credit score? It's true. The same goes for your debt ratio, length of employment, and length of residence. With that said, these items likely will impact your ability to secure a loan, but you don't need to worry about them harming your score.

Hard pulls, soft pulls – what's the difference?

Soft credit pulls

So-called "soft" pulls are credit checks that do not affect your score. These are typically performed for job interviews, renting an apartment, or even advertising purposes. In addition, most self-credit checks are considered soft pulls, meaning you can typically view your credit score without harming it.

Hard credit pulls

Hard pulls are generally performed when you apply for a loan, or – in some instances – when you open a new account with a financial institution. Unlike soft pulls, these credit pulls will impact your credit score.

Should I worry about hard credit pulls?

So long as you're not excessively shopping around for a loan, then no. While a hard credit pull may hurt your score by a few points, it's only a short amount of time before your score rebounds. Just avoid too many pulls in a short period of time.

What will help my score?

There are several ways to improve your credit score. Consider these options:

- Make your payments on time
- Pay down your credit cards
- Keep your credit cards open
- Move your revolving debt to installment loans

What will hurt my score?

As mentioned, missing payments and excessive hard pulls will hurt your score. These instances may also harm you:

- Maxing out credit cards
- Closing credit cards, especially older ones
- Having more revolving lines in relation to installment loans

How can I check my credit?

You're entitled to one free credit report per year from each of the three major credit bureaus: Equifax, Experian, and TransUnion. You can view these reports at annualcreditreport.com.

In addition, several websites and financial institutions have their own credit monitoring systems. Visions is launching one this summer – check out the box below to learn more!

I'm worried about my credit. What can I do?

If you feel that you've fallen behind, help is available. Stop by your local office or call us at 800.242.2120. One of our representatives will try to help you work through your issues, or connect you with a credit counseling service. More resources can also be found at visionsfcu.org.

Would you like to learn more?

We're always available to help you with your financial needs. Stop by your local office or call our Contact Center to discuss your credit.

Coming soon – check your credit score through digital banking!

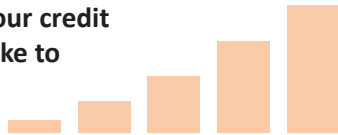
We're adding your FICO® Score Summary to online and mobile banking this summer. Look for "FICO® Score" under the "Services" tab when you're logged in.

Please note that you will have the option to opt in for this feature and that all credit scoring will be performed using soft pulls. In addition, please note that FICO® score data will be pulled from the previous month, so scores may vary for new loan applications.

Build Your **CREDIT** Build Your **FUTURE**

Building credit is a journey, not just a destination. Visions wants to help you make it a successful one!

Whether you're building your credit for the first time or you'd like to grow your existing score, we're here to help.



First things first, let's define the two types of credit:

Closed-end credit is a traditional, one-time loan that gives you a set amount of funds all at once. The amount you pay normally remains the same during the repayment period.

Open-end credit, like a credit card, is a revolving credit account with a predetermined limit. You borrow what you need when you need it, then pay it back to advance more funds in the future.

Depending on your specific circumstances, your loan may need a cosigner. This should be someone you know and trust – like a relative or close friend – who has a solid credit history. This person acts as a “backup” for your loan in case you cannot pay your debt. Once you achieve a solid credit history of your own, you may even be able to remove the cosigner from your account.

Want to boost your score? Consider these options:

Credit Card

A type of open-end credit, you are approved for a set card limit that you can borrow from as needed, then make a payment on each month. Once the funds are paid, they can be borrowed from again. If you don't pay your balance in full, you will pay interest on the amount left over.

Secured Credit Card

You pledge an amount of your own savings to be put on hold (locked) in your account that matches your credit limit. For example, a \$500 credit limit would mean that you volunteer \$500 of your savings. This pledge provides security to the financial institution that they can be paid back in case you default on your payments. After a time – perhaps a year or two – in which you consistently make your payments, you may be eligible to reapply for an unsecured card and have your pledge removed from its hold.

Installment Loan

Instead of a line of credit that you repeatedly borrow from, this is a lump sum of money taken out all at once. Examples include auto loans, personal loans, and mortgages. Your monthly payment will generally be fixed to a specific amount and date.

Credit Rebuilder Loan

Unlike a secured credit card where you need to provide the money upfront, a credit rebuilder is a secured, closed-end loan that puts the money directly into your savings account. The catch, however, is that these funds are on hold until you make payments – ensuring your lender that they can recover the principal in case you default. As you make your monthly payments, the portion of your payment that is applied to your principal – rather than the interest – is released in the account for you to use. For example, if your monthly payment is \$50 and you owe \$5 in interest, your payment will result in \$45 being released into your savings.

Ready to choose?

A representative can help you from here! Sit down with one of our experts to get started and answer any other questions you have. You can also call our Contact Center at **800.242.2120** or visit **visionsfcu.org** to learn more.

First time financing?

We've got your back.

Buying your **first car** is a big accomplishment – buying your **first home** even more so. Chances are, though, that you'll need financing, which can be tough if you're just starting out. That's where our First Time Buyer programs come in.



First Time Car Buyer Program

With financing for both new and used autos, this loan is designed to get new drivers behind the wheel.

Featuring:

- Financing up to \$20,000
- Up to 100% maximum financing
- Optional Guaranteed Asset Protection (GAP)
- Optional Mechanical Breakdown Protection (MBP)

Plus, it comes with our standard loan features, too, including penalty-free Skip-a-Payments and the option to add Debt Protection.

Best of all, you may not even need a cosigner for a First Time Car Buyer loan. Talk about independence!



First Time Home Buyer Program

Buying your first home can be overwhelming, but getting your financing shouldn't be. That's why we created our First Time Home Buyer program. This unique mortgage product takes the guesswork out of mortgages, meaning less confusion and more years enjoying your home.

Featuring:

- Up to 100% financing
- 0% down
- No Private Mortgage Insurance (PMI)
- Terms up to 30 years

You'll also enjoy the convenience of an escrow and the flexibility of monthly or biweekly payments. Visit visionsfcu.org/firsthome for complete details.

Ready to take your next step? We're right here with you.

If you're thinking about buying your first car or home, reach out. You can stop by your local office or call us at **800.242.2120** to see how we can help you with these big milestones.

Federally insured by NCUA.



POLITICAL ADVOCACY

2019 Governmental Affairs Conference a Success

A record number of attendees were present for the Credit Union National Association's GAC event, held in Washington, DC. Among the attendees were the vice president, a host of legislators, and a number of Visions representatives eager to share our legislative priorities.

With the 2018 midterm elections changing the congressional landscape, we felt it vital to educate freshmen congress members on credit union-friendly items. In all, we visited 12 legislative offices during the conference and distributed a number of materials that detailed our various markets and initiatives.

In 2019, our focus is on preserving the credit union tax exemption, adopting strong information security and data standards, expanding credit union powers and opportunities, and seeking regulatory relief from unfair or outdated policies. Visit visionsfcu.org/advocacy to see the issues we're supporting and to sign up for legislative alerts.

VISIONS INVESTMENT SERVICES

Serving Individuals Throughout New Jersey, New York, and Pennsylvania

Our investment services division is always growing and looking for more opportunities to serve you wherever you live.



New York

Thank you to all the credit union members who joined us at our seminars on April 2nd and May 16th. Our series on **Social Security, Medicare, and Your Retirement** was a huge success. Keep an eye out for additional educational seminars this fall.



Pennsylvania

Visions Investment Services is pleased to announce our partnership with **Alliance Financial** in Pennsylvania. This new partnership allows us to provide investment services opportunities to the Reading, PA area through local financial consultants located right in your community. If you are interested in speaking with a consultant, stop by your local office for more information.



New Jersey

Introducing our newest financial consultant
Ernest Escobar

What do you want someone who has never invested before to know?

"Understand what you need your money to do and why. Have a target, an end date, a goal in mind, and stick to it. We are emotional beings and it can be tough to stick to a plan. That's why it can be easier with an experienced professional."

Are you a dog person or a cat person?

"I think all animals are great, but I have to say: having a five-year old Boston terrier makes me a dog person."

VISIONS
INVESTMENT SERVICES

Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value

Not Insured by Any Federal Government Agency | Not a Credit Union Deposit

Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Visions Federal Credit Union, Alliance Financial, and Visions Investment Services are not registered broker-dealers and are not affiliated with LPL Financial.

LPL Tracking # 1-859672

Discount Ticket Offers

A Benefit for Visions Members!



9993 Alleghany Rd
Darien Center, NY 14040
585.599.4641



sixflags.com/partnerlogin
Username: visions (case sensitive)
Password: SixFlags19

30 Centre Square
Easton, PA 18042
610.515.8000



tickets.crayolaexperience.com
Store name: Visions FCU (case sensitive)

1 Six Flags Blvd
Jackson, NJ 08527
732.928.2000



sixflags.com/greatadventure
Promo Code: SFGA76
Discount not applicable at other Six Flags parks.

3183 State Route 28
Old Forge, NY 13420
315.369.6145



watersafari.com
In "PROMO CODE" box on ticket page: EFWS551

4600 Culver Rd
Rochester, NY 14622
585.323.1900



seabreeze.com
Promo Code: VISIONSFCU (Ride & Slide Pass ONLY)
Some restrictions apply. Visit website for more information.

DOUBLE \$SKIP»

Summer Skip-a-Pay is here!

Stop into any office to fill out a
July and August Skip-a-Pay form
or select "Skip-a-Payment" 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



Want to earn
DOUBLE
rewards points*?

From **July 1st** to **August 31st**, we're offering credit card holders **DOUBLE** rewards points for their purchases!

There are no forms to fill out, nothing to sign up for – just use your credit card during July and August to earn **DOUBLE** the rewards points you normally would.

.....
It's our way of thanking you for being a member.
.....

Ready to redeem your points?

Simply select the "Rewards" tab from online or mobile banking, or give us a call at 888.211.8384

*Card holders eligible to receive double rewards points from July 1-August 31, 2019. Some restrictions apply. Transactions must be reconciled on card holder account by midnight on August 31, 2019 to be eligible for double rewards points. Rewards program rules available by selecting the "Rewards" tab in online or mobile banking, or by calling 888.211.8384. Bonus points will be added to your Rewards balance by Monday, September 16, 2019. Visions Federal Credit Union reserves the right to end or modify this offer at any time. Federally insured by NCUA.



You have the key.

Unlock your home's potential with a
Home Equity Line of Credit!

1.99%
Intro APR* for
12 months!

As low as
5.25%
APR* after!

Use your home's equity to get the cash you want for the things you need:

- Pay for a vacation
- College tuition
- Home improvement projects
- Lower credit card bills ...and more!

*APR = Annual Percentage Rate. Rate and terms are available on new loans only. Certain relationships are required to receive rates — ask for details. Credit union membership required with a \$25 minimum deposit. Loan rate based on creditworthiness, may vary from the rates shown, and is subject to standard credit criteria. Property must be owner occupied. The rate for the first twelve months will be 1.99% APR, after the introductory period the APR will be Prime -.25% with a minimum rate of 3% and a maximum rate of 15.8%. As of 06/01/19 the APR was 5.25%. Minimum initial advance of \$15,000 required for introductory rate. Property insurance is required. Flood insurance may be required. Federally insured by NCUA.



Guaranteed Asset Protection (GAP) with Auto Deductible Reimbursement (ADR). In the event you incur a total loss on your vehicle, GAP will pay the deficiency balance between your insurance valuation settlement and the balance remaining on your vehicle loan (stipulations involved).

In the event of a total loss or a collision where you pay your deductible out of pocket, you may file an ADR claim on any vehicle in the household that is registered/titled and insured by the primary borrower for deductible reimbursement up to \$500 (unlimited losses per year), for a period of three years.

Mechanical Breakdown Protection (MBP). This warranty, which covers costly repairs, gives you coverage from day one (no waiting period), and features three great plans to choose from. The cost of the warranty may be purchased outright using a personal loan, or included in your auto loan if you have financed your vehicle through Visions.

GAP FOR YOUR *Auto Loan*

Visit your neighborhood office and ask how these products can help protect your vehicle and save you money down the road!



NEED TO Know

BOARD ELECTION RESULTS

Four directors were elected to the board of directors of Visions Federal Credit Union at its 53rd Annual Meeting. The annual meeting was also met with recognitions of service and the honoring of a business partner. Officers were elected and appointments were made at a special reorganization meeting held following the Annual Meeting.

Alan G. Hertel, Christopher H. Marion, and Kelly A. Roche were re-elected to three-year terms, and Laurie Schorno was elected to a one-year term on the board, which includes George S. Bobinski, Jr., Kenneth H. Kidder III, Joan S. Lacey, Michael A. Mullen, and Mary C. Robinson. Mark A. Wasser and George S. Bobinski, Jr. were recognized for 15 and 10 years of volunteer service, respectively.

In addition, Visions awarded PWCampbell as its Business Partner of the Year for their hard work in the renovation and reconstruction of Visions' corporate headquarters in Endwell, NY.

At the special reorganization meeting, the board elected Executive Committee members Alan G. Hertel chairperson; Christopher H. Marion vice chairperson; Michael A. Mullen treasurer; and Kelly A. Roche secretary.

The board also appointed supervisory committee members Douglas J. Camin, Frederick K. Getz, Denise B. Stoughton, Mark A. Wasser, Thomas E. Knight, Joan S. Lacey (alternate), and Barbara Boncek (alternate).



SAVE THE DATE Special Events

JC Pavilion Carseat Safety Check – FREE!

Tuesday, August 13

4:00 p.m. - 7:00 p.m.

100 Pavilion Rd • Johnson City, NY 13790

Tioga County Carseat Safety Check – FREE!

Thursday, August 15

4:00 p.m. - 6:00 p.m.

Newark Valley Fire Station

7151 NY-38 • Newark Valley, NY 13811

Reading Shred Event – FREE!*

Saturday, August 24

9:00 a.m. - noon

2101 Centre Ave • Reading, PA 19605

Endicott Shred Event – FREE!*

Saturday, September 14

9:00 a.m. - noon

Huron Parking Lot, Monroe St • Endicott, NY 13760

Tioga County Carseat Safety Check – FREE!

Thursday, September 19

3:30 p.m. - 6:00 p.m.

8836 NY-434 • Apalachin, NY 13732

Family Day at Visions Headquarters

Saturday, September 21

10:00 a.m. - 2:00 p.m.

3301 Country Club Rd • Endwell, NY 1370

FREE family-friendly activities, games, food, and more!

Norwich Shred Event* and Carseat Safety Check – FREE!

Saturday, September 28

9:00 a.m. - noon

5411 Route 12 (Near Lowe's) • Norwich, NY 13815

Howloween at the Zoo

Sat., Oct. 5 • Sun., Oct. 6 • Sat., Oct. 12 • Sun., Oct. 13

10:00 a.m. - 5:00 p.m.

Binghamton Zoo at Ross Park

60 Morgan Rd • Binghamton, NY 13903

FREE tickets available at select Visions office locations.

*Wait times may exist. Events may end early if truck is filled to capacity.

Visit our website and click 'Events' for a current list of upcoming seminars and activities.



OFFICE CLOSINGS

Mark Your Calendars

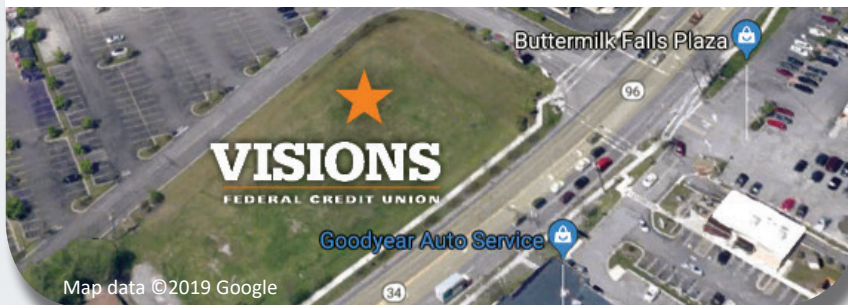
July 4	Independence Day	Thursday	All Offices Closed
Sept. 2	Labor Day	Monday	All Offices Closed
Oct. 14	Columbus Day	Monday	All Offices Closed

*All offices will be **closing early at 2pm** on **Friday, July 26** for the annual Employee Appreciation Picnic.*

We're opening an office in Ithaca, NY!

410 Elmira Rd • Ithaca

We will be releasing more information in the coming months.



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.

DIRECTORY

President & CEO

Tyrone E. Muse

Executive Vice President

Edward J. Butler

Senior Vice Presidents

Kenneth M. Burt, CFO

Cynthia A. Schroeder, CIO

Tracey E. Wheeler, CMEO

Vice Presidents

Christopher Alfarano, VP

Lisa Darling, VP

Darla Huff, VP

Steve Wayman, VP

James L. Wyatt, VP

Mark Bowman, AVP

Mandy L. DeHate, AVP

Linda L. Hamlin, AVP

Charles McKinney, AVP

Betty McQuay,

Chief Audit Executive

Thomas P. Novak, AVP

Jenna Rosenberg, AVP

Sherri L. Steenwyk, AVP

Rebecca Trick, AVP

Board of Directors

Alan G. Hertel, Chairman

Christopher H. Marion,

Vice Chairman

Michael A. Mullen, Treasurer

Kelly A. Roche, Secretary

George S. Bobinski, Jr.

Kenneth H. Kidder III

Joan S. Lacey

Mary C. Robinson

Laurie Schorno

James J. Lewis, Associate Director

Supervisory Committee

Douglas J. Camin, Chairman

Denise B. Stoughton,

Vice Chair

Mark A. Wasser, Secretary

Frederick K. Getz

Thomas E. Knight

Barbara Boncek, Alternate

Joan S. Lacey, Alternate



Federally insured
by NCUA.



Personal Identity Theft

Keep your accounts secure

Identity theft is not a joke – millions of families suffer every year. We want to make sure that you and your accounts stay safe. Give yourself peace of mind with these security tips:

- Use online and mobile banking to view your accounts in real time
- Set alerts for withdrawals, logins, and deposits
- Establish a password for in-person and over-the-phone transactions

And finally, remember: we ask for photo identification for your own protection.

Help us keep you safe. You're worth it.

