

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

MoneyMatters



Introducing the **Visions Cup Series!**

Two of our hometown teams
face off for charity this August!

Serving Our Communities through *Financial Education*

Helping members and nonmembers
alike lead financially healthy
lives – at no cost!

Students Matter to Us!

Fostering student success in
high school, college, and beyond

Have **FUN** this Summer – Without Breaking the Bank

Vacation – for less! Plus, check out our
discount theme park tickets

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FEDERAL CREDIT UNION

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BOARD ELECTION RESULTS

At the **52nd Annual Meeting**, Visions Federal Credit Union elected three new directors to the Board. Joan S. Lacey was re-elected to a three-year term; Michael A. Mullen and Mary C. Robinson were elected to three-year terms; and Laurie Schorno was appointed to a one-year term on the Board which includes George S. Bobinski, Jr., Alan G. Hertel, Kenneth H. Kidder III, Christopher H. Marion, and Kelly A. Roche.

The Board elected George S. Bobinski, Jr. chairman; Alan G. Hertel vice chairman; Christopher H. Marion treasurer; and Joan S. Lacey secretary. The Board also appointed supervisory committee members Douglas J. Camin, Brian J. Eldridge, Frederick K. Getz, Denise B. Stoughton, Mark A. Wasser, and Thomas E. Knight (alternate).

Steven P. Hill and Scott M. Hotalen received special recognition for 15 years of volunteer service, and Frederick K. Getz received special recognition for 5 years of volunteer service. In addition, three retiring directors were recognized for their volunteer service. Steven P. Hill for 15 years of service, Scott M. Hotalen for 15 years, and R. Mark Patterson for 17 years.

A year ago, we looked at our newsletter and decided to try something different.

We thought of you, putting our minds together to create a resource that you could rely on and share – a resource based on your feedback, designed to answer your questions, and structured around the same goal we've always had – to provide you the greatest value we can.

As a result, *MoneyMatters* was born. Since then, we've done our best to chase that goal, adding in more community features and detailing benefits you may not have been aware of. The feedback you provide – and the questions you submit to our Ask the Expert feature – have helped us to create something truly unique.

We're excited to announce that *MoneyMatters* has received the **Best in Category Diamond Award** for Member or Trade Publication from the Credit Union National Association. We're proud of this award and recognition, but most of all we're grateful for members like you who inspired us to create this magazine.

We hope you continue to find value in these pages. Your feedback drives us to do better, so we encourage you to keep sharing your thoughts with us! *Previous issues available at visionsfcu.org/MoneyMatters.*

2018 Diamond Awards



Bump up your savings with a Double Bump Share Certificate!

Share certificates help you make the most of your time and money. That's because their dividend rates are based on term length – meaning the longer you lock in your money, the higher your rate of return. The only downside? If the market changes during your term, your rate of return may not change with it.

That's where the Double Bump comes in.

We take the guesswork out, guaranteeing two automatic rate increases during the 36-month term. There's no need to watch which way the market is going or worry that you bumped at the wrong time – instead, you can feel confident in your savings plan knowing that you're earning our best rate.

Best of all, opening a Double Bump is easy. With only **\$500** required to start, this unique savings plan is accessible for all of our members. Just speak with a representative to get started, and check out current rate information at visionsfcu.org.

DOUBLE BUMP YOUR CASH!

2.38% BLENDED APY*
36 MONTH
DOUBLE BUMP
SHARE CERTIFICATES

Get the most from your savings – low risk, high reward.
APY increases TWICE over the 36 month term!

*APY = Annual Percentage Yield. Credit union membership of \$25 is required. Blended APY assumes principal and dividends remain on deposit for the term of the certificate. APY increases .51% on the yearly anniversary date. Initial APY is 1.87% for year one, 2.38% for year two, and 2.89% for year three. 36-month term. Minimum balance of \$500. Maximum deposit aggregate of \$1,000,000 per member account number. Dividends calculated using the average daily balance method. This method applies a periodic rate to the average daily balance in the account each month. Dividends are credited monthly. Dividend rates are based on credit union earnings at the end of the dividend period and cannot be guaranteed. Dividends earned on balances of \$500 and greater. Fees may reduce earnings on account. Early withdrawal penalties may apply. Federally insured by NCUA up to the maximum allowed by law. Unless otherwise instructed, product changes to standard 36-month certificate upon maturity, earning applicable APY at that time. This offer, including the advertised rates and APY, is accurate effective May 16, 2018. Visions Federal Credit Union reserves the right to end or modify this offer at any time.

COMMUNITY Impact

Your partner, your neighbor.

We are people helping people and we love to give back in any way we can! Whether it's donating funds to an organization in need, opening a new branch to bring great financial services to more families, or participating in a large community event - we want you to know that we care, and we're here for you!



Each month, our employees can wear jeans on Fridays by donating funds to different local organizations. **March of Dimes** in Allentown, PA received \$1,040 to help moms and babies in need!



Visions Federal Credit Union honored CBRE with the **2018 Distinguished Business Partner Award** and presented the charity of their choice, Boy Scout Troop 213 of Saddle Brook, NJ with a \$1,000 donation.



With help from other Southern Tier, NY credit union volunteers, Visions employees packed over 1,000 bags of food to feed families who face hunger for the **Southern Tier Food Bank Backpack Program**.

Serving our *Communities* through **Financial Education**

Understanding your finances is important. Whether you're figuring out a budget, managing your debt, or planning for retirement, it's a case of the more you know, the better off you are. Unfortunately, not everyone has access to the resources they need. **That's where we come in.**

As an organization, we provide financial education programs to the communities we serve – **free of charge.** Our resources are designed for members and nonmembers alike, with content created for all ages and backgrounds. Here are a few examples of the services we provide:



Life is a Reality Fair

Each year, Visions hosts events for thousands of high schoolers to discover the importance of budgeting through real-world examples. Students research a career, receive an “income,” and subtract out expenses ranging from rent, utilities, loan payments, and more. This unique program gives students a better understanding of their post-graduation lives.



Business Partnerships

Studies show that financial stress can impact employee performance, so we team up with businesses to combine financial wellness with their employee benefits package. Our in-person, on-site workshops are catered to their employees' unique needs – with topics ranging from budgeting, insurance, investments, and more. Plus, knowing that their employees are taken care of gives business owners peace of mind, too.



Nonprofits and Community Organizations

Many smaller organizations can struggle to find the resources they need, which is why we dedicate ourselves to helping out whenever we can. From elder abuse and Medicare seminars to work with youth groups and young adults, we offer classes designed for any need.



In addition to these programs and services, we are also involved with several schools throughout our communities – check out page 6 for details on how we partner with local students and educators.

Want to know more?

For more information on financial wellness – or to schedule a presentation for your organization – visit us online at visionsfcu.org, or email us at education@visionsfcu.org.

Students *matter* to us!

While true for all ages, we believe financial wellness services and education are especially important for our youngest generation. That's why we partner with schools and colleges throughout our regions to provide opportunities for them to learn, grow, and experience a financially stable life – while also introducing topics they may not otherwise encounter through their traditional studies.

High School Offices

Located right inside the school's campus, these unique branches provide direct banking services for students and faculty alike. They can open accounts, learn about credit and budgeting, and have their questions answered by professionals who understand the subject matter.

Plus, aside from one traditional Visions employee, these offices are entirely staffed by the **students themselves**. Students undergo a full interview process, gaining personal and professional development through first-hand experience in the financial services industry. In addition, participating students also receive scholarship awards for continued education. Check out the next page for our winners!

We currently maintain four high school offices, but we're always looking for opportunities to provide more students with this valuable experience. This fall, we're excited to announce the opening of two additional high school branches in New York – one at Maine-Endwell High School, the other inside Broome-Tioga BOCES.



Union-Endicott, NY



Windsor, NY



Harpursville, NY



Reading, PA

College Offices

SUNY Broome - Binghamton, NY

Housed in a separate, shared building on campus, this office provides full banking services for students, faculty, and the general public. As part of our commitment to partnering with our community, we maintain a SUNY Broome Advisory Council that consists of the college's students. These students provide valuable feedback, ensuring that we remain receptive and adaptive to our members' changing needs.

Binghamton University - Binghamton, NY

As of July 1st, Visions is the official financial services partner for Binghamton University. Our full-service office and four on-campus ATMs allow students and faculty a convenient, centrally-located banking solution. In addition, we maintain our existing partnership with the on-campus Fleishman Center for Career and Professional Development, offering students free financial wellness classes to help them succeed in college and beyond. For more on our commitment to financial education, see our article on page 5!



2017-2018

SCHOLARSHIP WINNERS



**Want to
Apply for 2019?**

Available December 1st at
visionsfcu.org/Scholarship



Congratulations!

Visions is pleased to award these
27 members chosen from NJ, NY, PA, and
beyond with a total of nearly **\$25,000**
in college scholarships!

Catherine Collins*	Alexandra Mercedes Santos
Saige Collins**	Zoe Murray
Owen Dando	Elle Nittinger
Mira Dhakal	Dominic Pasquale**
McKenzi Donahue	Skylar Pierce
Alyssa Dudinyak	Leonardo Reyes Pizano**
Kerry Gettler	Alana Rundell
Ben Hatala**	Seth Schrader
Charles Huizinga**	Kathleen Schultz
Angela Klawiter	Julia Stockwin
Kathryn Labosky	Sean Wills
Alyssa Makowski	James M. Wyatt
Kayla Massari	Anne Ziolkowski
Mary McQuade	

*In-school branch employee scholarship and regular scholarship

** In-school branch employee scholarship

**VISIONS
LOVES
EDUCATORS**

VisionsLovesEducators.com

**2017-2018
Grant Winners**

Submissions accepted annually
August 1 – December 31

Congratulations!

Amanda Bulkeley
School Street School
Boonton, NJ

Marianne Cane
Donald A. Quarles
Early Childhood Center
Englewood, NJ

Lisa Cantone
Candor ES
Candor, NY

Jessica Esperon-Meneilly
Susquehanna Valley MS/HS
Conklin, NY

Eddie Gee
Horace Mann ES
Binghamton, NY

Michelle Gee
Union Endicott HS
Endicott, NY

Mike Ryan
Cliffside Park School #3
Cliffside Park, NJ

Amy Smith
Brecknock ES
Shillington, PA

David Tidick
Chenango Valley HS
Binghamton, NY

Katherine Tuttle
Faith Mountain
Christian Academy
New Milford, PA

ALL THINGS DIGITAL

OUR WEBSITE IS GETTING A NEW LOOK!

At Visions, we're always looking for opportunities to make your experience even better.

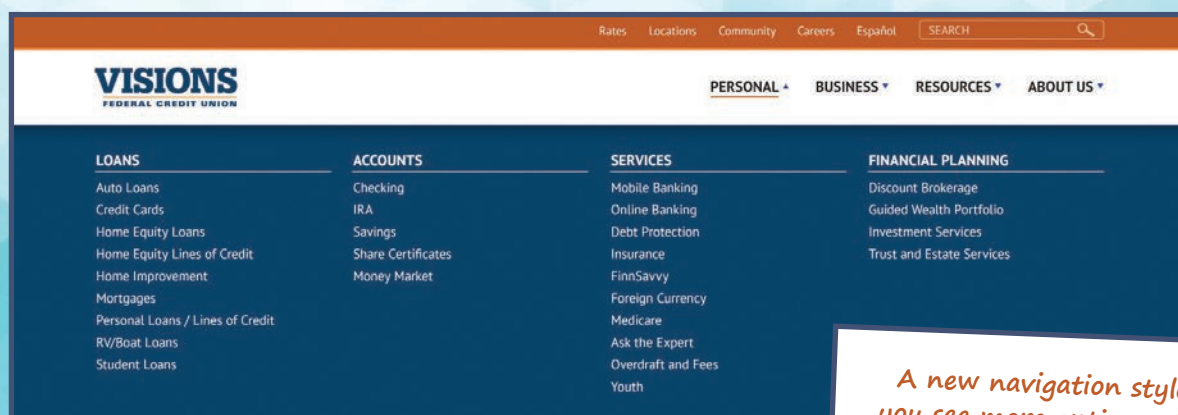
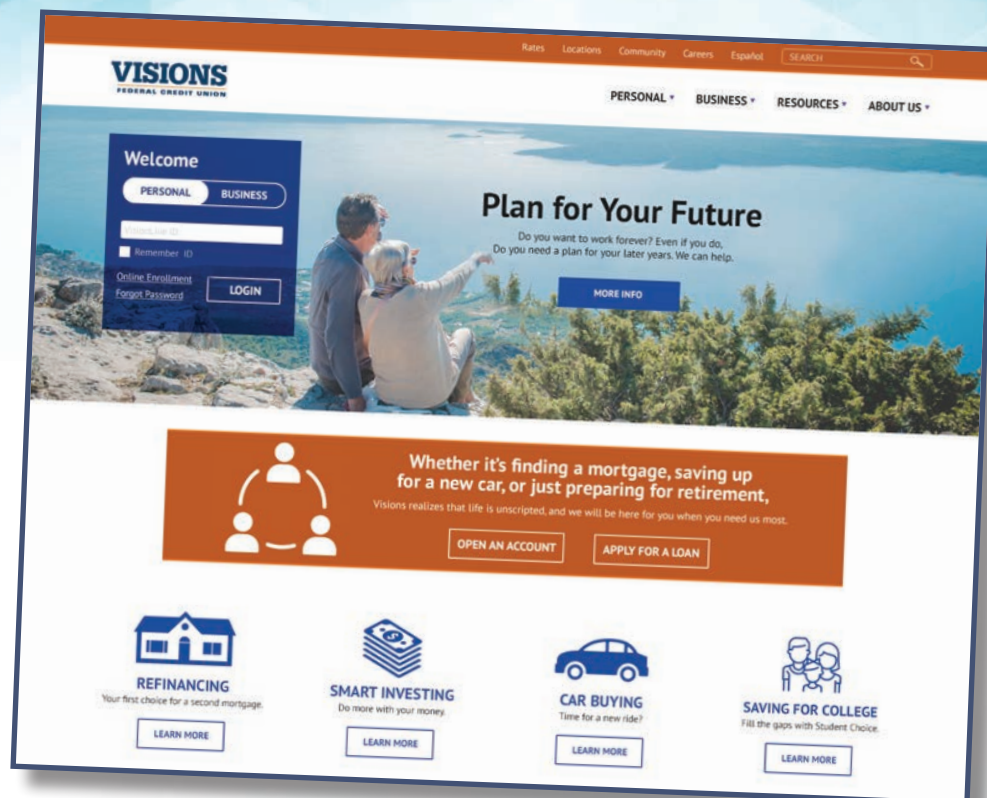
Sometimes that means introducing a new service, other times it's refining what we already have. Our website is one of those places we felt we could improve – which is exactly what we're doing.

By the end of September, we'll be relaunching our website with an all new look and feel. We rebuilt it from the ground up, focusing on what matters to you. That means you'll still find everything you've come to rely on – from rates and online banking to loan information and more – only now it'll be easier to find and alongside resources **designed for you**.

Want to learn more about the homebuying process? We've got you covered.

How about calculating how much you need to save for retirement? It's just a few clicks away.

We've worked hard to ensure that what you're looking for is accessible.
It's all part of our commitment to making your financial life even better.



A new navigation style lets you see more options at once!

Samples only. Actual website design may differ.

Avoiding Internal Theft

Small changes can save you **big** money

Many small businesses and nonprofits operate with minimal workforces and slim margins. While some of these organizations may feel that they don't need to set up internal controls – or that their employees would never steal from them – this unfortunately isn't always the case.

Visions cares about our organizational members and their assets, which is why we suggest the following low- or no-cost strategies.

ONE Have all **checks** – including payroll checks – signed by the manager or owner, rather than an accountant or bookkeeper. Individuals in these positions can more easily conceal fraud if they have check-writing authority. Plus, by signing off on all the checks, the owner is able to keep a closer eye on expenditures.

TWO Require employees in high-risk areas – such as receivables, inventory, and cash disbursements – to take **vacations**. At the same time, have another employee take over their duties while the primary employee is out. This allows the other employee to serve as a check and ensure that everything is being processed correctly and according to the rules.

THREE Consider the **job-sharing** approach for some areas, whether that's based on an alternating schedule or split shifts. Although separating full-time duties may not always be practical, even a part-time employee can provide a valuable check against possible embezzlement.

Not all changes need to be expensive. These simple strategies can provide valuable peace of mind without sacrificing your bottom line.

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 Cicero, NY office:

"A member came in with a variety of loan requests, from consolidating credit card debt to purchasing a boat and a new camper. After going through several individual loan options, I realized his simplest option might be his best. We wound up refinancing his existing mortgage to lower his rate, then took out a home equity line of credit to clear up his other requests and prepare him for future needs. In the end, we saved him hundreds of dollars per month on interest payments and set him on a plan to be mortgage and debt free in less than 15 years. I followed up with him a few months later and he couldn't be happier. He told me that the loans we did together literally changed his life, and he now uses our mobile app every day and opened accounts for all of his children. It felt great to make such a positive impact on someone's life!"





Baseball in Binghamton

While professional baseball in Binghamton, NY dates back to 1877, the Rumble Ponies' story began in 1992 when the New York Mets moved their Double-A affiliate team to the Southern Tier. After 23 years without a professional baseball team to call their own, the town welcomed the Binghamton Mets with open arms.

In April 1992, the ballpark which is now NYSEG Stadium opened, hosting 278,492 fans its first season. The fans kept coming, too, propelling the team to three Eastern League Championship wins – all of which were celebrated on their home field.

In November 2016, the Rumble Ponies emerged with a new identity. Inspired by Binghamton's standing as the "Carousel Capital of the World", the name change solidified the team's embrace of its town and signaled that professional baseball would remain in Binghamton for years to come. And, with the announcement that Binghamton will host the 2020 Eastern League All-Star game, the future looks brighter than ever.

Playing for Charity: *A Room to Heal*

Founded in 2005 by two Binghamton, NY mothers – one of whom had to care for her own child suffering from leukemia – *A Room to Heal* dedicates itself to creating a calm, comforting, and uplifting place for children to heal from serious illnesses. They recently completed their 100th room redecoration with the help of Rumble Ponies players, and now the team looks to donate their Visions Cup proceeds to the charity. For more information, visit their website at aroomtoheal.net.

Introducing the Visions Series

Visions is excited to announce
between two of our regions' M

- Visions will donate **\$2,500** to the v
- Includes **Visions Night** at both st
- Visions members! Dates below, se

Binghamton: August 18, 2018

**We're looking for
games, so get out
your te**

Team

Hometown:
Binghamton, NY

Affiliate Team:
New York Mets

Stadium:
NYSEG Stadium

**Eastern League Championship
Wins: 1992, 1994, 2014**



"The Rumble Ponies couldn't ask for a better community partner than Visions; we share a common goal of taking care of families throughout the region. Visions and the Rumble Ponies provide the community a sense of ease and comfort... Rowdy will take care of the baseball, let Visions take care of the rest."

John Hughes
Binghamton Rumble Ponies Owner

Lucing ons Cup ies!

ce a special **six-game series**
Minor League baseball teams!
winning team's charity of choice! -
adiums, with free admission for
e your local branch for details. -
• **Reading: August 11, 2018**

ward to some great
t there and cheer
am on!



Baseball in Reading

Reading, PA is no stranger to baseball, with a legacy dating back to 1858 with the Reading Athletic Club. While several teams have called Reading home over the last 160 years – ranging from the Cleveland Indians, Boston Red Sox, and more – none have had quite the staying power as the relationship between the Fightin Phils and Philadelphia Phillies. Affiliated since 1967, they maintain the longest relationship in all of professional baseball.

Through many seasons, thousands of fans have come to cheer on the Fightin Phils at FirstEnergy Stadium. Constructed in 1951, it's the oldest stadium in the Eastern League and was honored by Baseball America as America's #1 Classic Minor League Ball Park. Today, they maintain their original seating bowl, dugouts, and exterior – all while providing modern updates to keep the fans comfortable.

With four Eastern League Championship wins, the Fightin Phils show no signs of slowing down, continuing to provide their area with a premier baseball organization. Having led the Eastern League in attendance in 2016 and 2017, baseball is here to stay in Reading, PA.

Stats

Hometown:
Reading, PA

Affiliate Team:
Philadelphia Phillies

Stadium:
FirstEnergy Stadium

**Eastern League Championship
Wins: 1968, 1973, 1995, 2001**

"Through our long-standing partnership with Visions Federal Credit Union, the Reading Fightin Phils are excited to be participating in the Visions Cup with the Binghamton Rumble Ponies. We couldn't be more excited to take our partnership to the next level by participating in the Visions Cup with one of our own in the Eastern League."

Scott Hunsicker

Reading Fightin Phils General Manager

Playing for Charity: *Baseballtown Charities*

Since 2002, *Baseballtown Charities* has provided disadvantaged youth with opportunities to experience baseball and the lessons it teaches. After raising \$1 million, they opened the Gordon Hoodak Stadium at Lauer's Park, where hundreds of boys and girls have already participated in the sport. Currently, they are pursuing a venture to provide children with physical and developmental disabilities with access to the game of baseball. To learn more, visit baseballtown.org/baseballtown/bbc.



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
- Text: 607.307.2010
(message and data rates may apply)

Question:

I'm great about saving for rent, but I'm always scrambling at the end of the month to pay my phone and electric bill. I'm sick of being late and paying fees, what should I do?

Stressed about payments
Westwood, NJ

Answer:

If you're looking to avoid fees and make payments on time, the best solution is to make a budget. It's one of those words that sounds like a pain, but it's really just figuring out what you have coming in versus what you have going out, then making a plan to pay for your expenses.

Let's say the monthly total for your rent, phone, and electric bills is \$1,300 – that's what's going out. As for what's coming in, let's say you're paid every two weeks. To figure out your monthly budget for your bills, just divide your expenses by how often you're paid – in this case, $\$1,300 / 2 = \650 . That means you need to set aside \$650 every paycheck to cover everything.

If you want to make your life even easier, feel free to open up another savings account and name it "Bills", or open a few and break your expenses down by type. You can set up your direct deposit to automatically transfer part of your paycheck into these special accounts, then just move the money around when you're ready to pay. Don't know how to set it up? Just speak with a representative about payroll allocation.

A budget doesn't need to be complicated. All it takes is setting some time aside to figure out your expenses and then you can generally automate the rest. Don't forget to leave room for those unexpected expenses, too, but this should help you get a good start on building your budget!



Expert:

Steve Atanasio
Branch Manager, Westwood, NJ

Question:

Every time I go out of town my card gets shut off. What can I do to keep it working?

Frustrated cardholder
Montrose, PA

Answer:

Whether it's a big purchase or just a quick embarrassment at checkout, nothing ruins an otherwise great trip like finding out that your card is declined. While this happens because our security software monitors for suspicious activity, sometimes you really are the one trying to use your card out of town. Thankfully, the solution is not only easy, but you can do it in a number of ways.

The biggest thing to keep in mind is to just notify us when you're planning to use your card outside your normal spending area – that way, we know that whoever is using your card is actually you.

You can notify us in person, over the phone at 800.242.2120, or even through the Visions FCU Mobile app. If you're using the app, just select "Card Controls" from the menu. From there, you can choose your card, dates of travel, and where you're going. This lets you take care of it on the go or after hours, freeing you up to focus on travel, instead.

Finally, don't forget to update your contact information when it changes. Check out the next page for reasons why this is so important. Keeping everything in check can seem overwhelming, but once you know what to do, it's a breeze.



Expert:

Deb Sablich
Loan Servicing Supervisor

Keep Your Information Up to Date – *It's quick, it's easy, and it keeps you safe!*

Life will take you places – that's a given. Maybe you travel for work or head somewhere warm over the winter. Maybe you're going on vacation or moving across the country. Wherever life takes you, you need your banking to keep up with you. Here are some reasons to stay up to date:

Fraud protection

The sooner we can alert you about potential fraud, the better we can protect your assets. Having an updated phone number and email address allows us to send you notifications in real time, letting you confirm or deny suspected charges.

Keep your cards working

As our traveling friend on page 12 discovered, fraud protection services work best when they have an idea of where you're going to be. The good news is that temporary card solutions are easy – check out our Ask the Expert answer to learn more.

Find out about important changes

Every now and then, you can expect us to send out big updates that impact all of our members. These could be changes to account types, fee adjustments, or even remodels of existing branches and ATMs. Having updated information ensures that you're one of the first to know.

Because we believe that updating your information is so important, **we've made it easy.**

Here's how you can do it:

In person – Stop into your local office and speak with a representative.

Over the phone – Call our Contact Center at 800.242.2120 for changes to your address and more.

Online – You can change your address and phone number through VisionLine Online Banking, too. Just select "Address Change" from the Settings tab.



**REFER
a FRIEND**

**Refer your friends.
Grow the credit union.
And earn money, too!**

As a cooperative, our strength is in numbers. The more people participate, the greater everyone benefits.

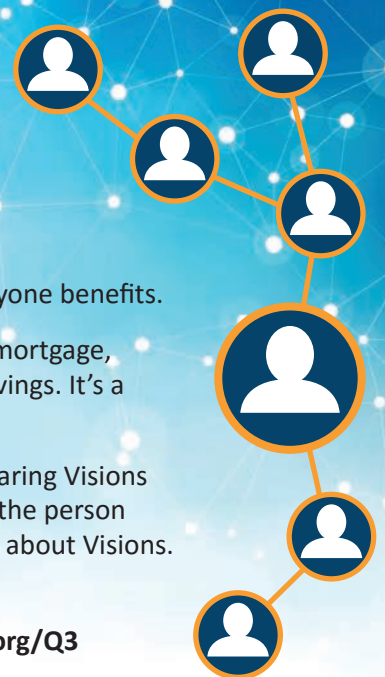
Here's an example of how it works: the money you deposit helps your neighbor finance her mortgage, and the interest she pays goes back to you through fewer fees and higher returns on your savings. It's a cycle of giving back and growing stronger with every new person we add to the fold.

Our **Refer-a-Friend** program takes that idea and runs with it, providing a direct reward for sharing Visions with the people you know. For every qualified, opened account that you refer, both you and the person opening the account receive **\$25***. It's our way of saying "Thanks" for sharing the good news about Visions.

Want to get started?

Just grab a **coupon book** from your local branch or get started online at referrals.visionsfcu.org/Q3. It's simple, painless, and helps us all grow – what's not to like?

**Certain restrictions apply. Speak with a representative or visit visionsfcu.org for complete details.*



Have **FUN** this Summer - *Without Breaking the Bank*

While summer and sun can be loads of fun, it can be easy to blow your budget. Avoid getting burned with these cheap, fun ideas that are great for both you and your wallet!



Find a drive-in movie

Yes, they're still around, and yes – they're still a great way to catch a movie. Search online for drive-ins near you to enjoy a classic film or a new blockbuster. You'll have a memorable night with nature as your backdrop!



Plant a garden

A garden not only gives you a soothing, summer-long project, but it can also save you money on your grocery bill. Don't have a spot at your house or apartment? Look for a community garden in your neighborhood and use a plot there!



Take a day trip

Sure, summers seem ripe for road trips, but they don't all have to be cross-country. You can usually find new places and unique experiences just a few towns over, so why not check out the local scene? You won't be far from your own backyard, and you might even discover your new favorite spot!



Start a home project

You're already saving money by staying home, so why not reinvest it in your house? A little time and elbow grease can pay off big with some boosted equity. It might not be as relaxing as a week at the beach, but it might prove more rewarding.



Head to an amusement park

It doesn't have to be expensive to ride a roller coaster or catch some waves at a water park. Between packing your own lunches and taking advantage of discounted tickets, you can generally save some cash – check out the next page for some special member offers!



Your hometown: a vacation destination

Pretend you're visiting your town for the first time and ask your friends and family for their favorite places to go! Whether it's a new restaurant, a cool park, or hidden gems off the beaten path, you might come to see your town in a whole new light. Plus, don't forget that you can reach out to your local library for a guidebook, or contact the chamber of commerce or tourism department for recommendations.



Attend a concert

Whether you're listening to a local artist outside a coffee shop or heading off to a big music festival, seeing a show is a great way to experience nice weather and great music. Check out events on Facebook or search for venues near you.



Plan a party

Chances are, you're not the only one looking for something to do, so why not throw a party? Get out the barbecue and invite your friends – or see if your neighbors are interested in a block party!



Visit a national park

From hiking, camping, boating, or even just sightseeing – chances are you can find whatever you're looking for at one of our national parks. Grab a National Park Passbook and fill them with stamps as you hit them all, or stay local and visit the state park nearest you.



Join a summer reading program

You can binge-watch stuff any time, why not avoid the screens and take a book outside? Most public libraries offer book clubs that can introduce you to both new books and new people. Prefer to go solo? No problem – just ask for recommendations or check out the New York Public Library's popular summer reading list.

Discount Ticket Offers - a Benefit for Visions Members!



Darien Lake
9993 Alleghany Rd
Corfu, NY 14040
585.599.4641

darienlake.com

1. On top of homepage enter promo code TANTRUM
2. Enter quantity
3. Click the blue "Next" button
4. Use gift code: Visions18



Crayola Experience
30 Centre Square
Easton, PA 18042
610.515.8000

tickets.crayolaexperience.com

Username: Visions FCU (case sensitive)



Six Flags Great Adventure
1 Six Flags Blvd
Jackson, NJ 08527
732.928.2000

sixflags.com/PartnerLogin

Username: visionsfcu

Password: SixFlags1 (case sensitive)

Discount not applicable at other Six Flags parks.



Enchanted Forest Water Safari
3183 State Route 28
Old Forge, NY 13420
315.369.6145

watersafari.com

In "PROMO CODE" box on ticket page: EFWS431



Seabreeze Amusement Park
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.

Give your money
a much needed
Vacation!

Summer Skip-a-Pay is here!

Stop into any office to fill out a *July and August Skip-a-Pay form* or click the "skip" link next to eligible loans when you're logged in to your VisionLine online banking account.



Build a Solid Financial Foundation

When the markets and the economy are behaving badly, as they tend to do from time to time, it's easy to feel helpless. But creating a solid financial foundation can help you gain control of your investments and possibly avoid mistakes that can sabotage your portfolio.

1 Your Net Worth – A Place to Start

Having a current picture of your finances is an important first step in building a solid foundation. By determining your net worth at the same time every year, you'll know what sort of financial shape you're in and whether you're making progress toward your goals. To find your net worth, list all of your assets, including bank and investment accounts, real estate, retirement plans, life insurance, business interests, etc. Then subtract your liabilities, such as your mortgage, credit card debt, loans, etc. The amount that's left is your net worth. If you don't like the number, look for ways to either decrease your debts or increase your assets.

2 Lost Without Them

Setting specific goals can help you focus your investing efforts. Prioritize the goals you've set according to their importance and your time frame for needing the money. Keep in mind that the goals you have now will probably change over time, so be flexible. Revisit your goals periodically and revise them when necessary.

3 Make It Personal

You can't control what happens in the economy, but you can control your own behavior. Instead of worrying about whether the market is up or down or which investments will be hit hardest by a decline, think about the things you can do that could make a difference. Investing money on a regular basis or adjusting your portfolio's asset allocation are steps that can help put you in control.¹

4 Good Behavior

Think about creating a written investment statement that describes your risk tolerance, rebalancing schedule, and reasons for selling an investment.² Having guidelines to follow can keep you from making mistakes that might thwart your plans. You might also want to review your own financial track record. Tax returns and brokerage statements can tell you a lot about your past successes and failures. Keep in mind that past performance is no guarantee of future results.

continued on page 17

Source/Disclaimer:

¹Asset allocation and dollar-cost averaging do not assure a profit or protect against a loss. Dollar-cost averaging involves regular, periodic investments in securities regardless of price levels. You should consider your financial ability to continue purchasing shares though periods of high and low prices.

²Consider the tax consequences when selling investment shares. Rebalancing strategies may involve tax consequences, especially for non-tax-deferred accounts.

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Get to know your Financial Consultants!



Richard J Barber,
AIF®, AAMS®, CMFC®

800.242.2120 ext. 10367

Office: JC Pavilion (NY)

*Serving the following communities
by appointment: Apalachin, Vestal*

What do you want someone who has never invested before to know? It's a disciplined process – not the lottery. Start early and work with a professional that has your best interests in mind and will educate you along the way.

What's one common question that your clients ask?
"Can I retire?"

Why should I choose to work with you? My clients become friends who grow to depend on me and my team to take care of them and their families. I don't take that trust for granted and work diligently to stay at the top of my discipline and aim to deliver the best service and advice I can.

If you were an animal, what would you be? An elephant



Kevin Porter, AIF®

800.242.2120 ext. 10385

Offices: Binghamton North / Owego (NY)

*Serving the following communities by
appointment: Downtown Binghamton,
Norwich, Newark Valley*

What made you decide to get into the investment field?
I always took an interest in reading the Wall Street Journal and decided a financial services career would fulfill my interest in economics. After 20+ years in the business, nothing is more rewarding than helping a client with their goal to create, protect, and distribute assets.

Why should I choose to work with you? I like to pride myself on being organized, accountable, objective, and proactive when working with a client. In my opinion, these are the most important qualities when working to pursue your financial goals. Working with clients is also about a partnership; I value taking the time to understand the background, philosophy, and needs of my clients.

What's the best movie you've ever seen? Godfather I and II



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POLITICAL ADVOCACY

Meet your legislators this summer!

Ever since the Legislative Reorganization Act of 1970, members of Congress have spent their Augusts in a mandated, month-long recess. While it may seem like your representatives are just on a long vacation, they often take this time to return to their districts and continue their work. And, because they're back in town, this is a great opportunity to meet your legislators face to face!

Whether you find them at state fairs or town halls, the Congressional recess allows you to speak with your representatives directly and advocate for the issues that matter to you. Make your voice heard however you can – online, over the phone, in person, and on Election Day at the polls. Speaking of which, have you registered to vote yet?

If not, you can register on our website at visionsfcu.org/Advocacy – where you can also read about the issues we're advocating for in Washington.

NEED TO Know

Change in Mobile Deposits

Everyone loves the convenience of mobile deposit – you grab a check, take a picture, and it's in your account. The only downside? Remembering which checks you've already deposited.

Going forward, all mobile check deposits will require a **restrictive endorsement**. What does this mean for you? It's simple, really – you just tell us it's a mobile deposit.

Here's how you do it: if the check is printed with a box designating Mobile Deposit Only, just sign and *checkmark the box!* Otherwise, just write "For mobile deposit only" under your endorsement.

This simple change will not only help you keep track of your deposits, but will also ensure that your checks aren't returned for missing a restrictive endorsement. If you have any further questions, please reach out to us at **800.242.2120**.

ENDORSE HERE:

X Your Signature

☒ CHECK HERE IF MOBILE DEPOSIT

ENDORSE HERE:

X Your Signature

For mobile deposit only



SAVE THE DATE Special Events

Endicott Shred Event – FREE!*

Saturday, September 15

9:00 a.m. - noon

Huron Parking Lot, Monroe St • Endicott, NY 13760

Family Day at Animal Adventure

Saturday, September 22

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

85 Martin Hill Rd • Harpursville, NY 13787

Visions members only – ask for details.

Norwich Shred Event – FREE!*

Saturday, September 29

9:00 a.m. - noon

5411 Route 12 (Near Lowes) • Norwich, NY 13815

Reading Shred Event – FREE!*

Saturday, October 6

9:00 a.m. - noon

2101 Centre Ave • Reading, PA 19605

Howloween at the Zoo

- Saturday, October 6
- Sunday, October 7
- Saturday, October 13
- Sunday, October 14

10:00 a.m. - 4:00 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 Updates

Renovations are complete at our **Mahwah, NJ** office to now include Financial Consultants from Visions Investment Services!

A NEW office for students and staff will open at **Binghamton University** on Thursday, July 5th!





OFFICE CLOSINGS

Mark Your Calendars

July 4	Independence Day	Wednesday	All Offices Closed
Sept. 3	Labor Day	Monday	All Offices Closed
Oct. 8	Columbus Day	Monday	All Offices Closed

*All offices will be **closing early at 2pm** on **Friday, July 27** for the annual Employee Appreciation Picnic.*

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Health care and retirement planning can be complicated.

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Visions has a team of licensed Medicare specialists available for free, no-obligation consultations.

Call **800.242.2120, option 4**, or visit us online at **visionsfcu.org/Medicare**.

Let us help you plan for your future with convenient, comprehensive guidance from a name you trust.



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.

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