

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

Money**Matters**

Make the **Most** of Your **Tax Return**

Smart money moves for your
tax refund

Powers of Attorney and **Estate Planning**

How a power of attorney
can help you achieve your
financial wishes and goals

Beware of **Scareware**

Computer
scams to
watch out for



Adjustable Home Options for Adjustable Lifestyles

Purchase, refinance, or cash in on your
hard-earned equity with these options

Unique Financial Planning Considerations for **Women**

Estimate your unique savings needs

VISIONS
FEDERAL CREDIT UNION

On the Cover



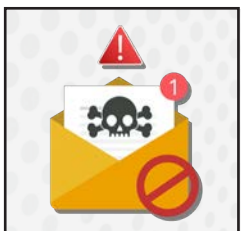
9

**Adjustable Home
Options for
Adjustable Lifestyles**



10

**Make the Most of
Your Tax Return**



12

**Beware of
Scareware**



13

**Powers of Attorney
and Estate Planning**



14

**Unique Financial
Planning
Considerations
for Women**

Index

- 4 Visions Cares
- 5 Department Spotlight: Impact and Engagement
- 6 Check Out Our New Offices!
- 7 Read, Solve, WIN!
- 7 Our Member Saved WHAT?!
- 8 All Things Digital
- 15 Visions Veterans Program
- 15 Political Advocacy
- 17 Little Heroes
- 18 Need to Know

FINANCIAL WELLNESS BOOTCAMP

A Visions Federal Credit Union Contest

Entries accepted April 5 - 30, 2021.

Visit VisionsFinancialWellnessBootcamp.com
for complete details.

Mark your calendars – July 4, 2021!



Fourth Year Running!

It's the fourth year of our 4 on the 4th Road Race and while it may look a bit different than past years, we're excited to be back! To ensure all can participate, we're offering **two** options:

1

Traditional In-Person Road Race (if deemed safe)

Visions Headquarters
3301 Country Club Rd
Endwell, NY 13760
Race starts at 8:30 a.m.

2

Virtual Race

The comfort of your hometown!
That's right – even if you're outside our Headquarters region, you're invited to participate.

Register now at runsignup.com/4onthe4th

Registration fee is **\$25** until June 1st and all Visions members receive a **\$5** discount! Premium race tank included in registration price.
(If in-person race is canceled, registrants will be converted to virtual attendees.)

**We hope you'll join us in-person or
virtually to help us start
Independence Day off right!**

4 on the 4th is
part of the
2021 Empire
Road Race Series



This year's charity
partner: Southern
Tier Veterans
Support Group



Employee Volunteer Spotlight

"I've been volunteering in the community for over ten years, with my most recent efforts centralized around the underserved community. For the last four years, I've been working with OWN Rochester, an organization that provides training for employment readiness and helps create businesses for the community in which employees can earn a sustainable, living wage. I also speak at engagements outside Visions to help educate individuals on their finances."

Why do you volunteer?

"It has always been a passion of mine to be of good service and good cheer. I believe that being a volunteer is one of the greatest acts of kindness that one can ever give. When we help each other, it removes the sense of burden for those who need it and helps the community as a whole. I believe everyone who is able to should give of their time, knowledge, and resources whenever possible to help others."

Visions donated \$250 to Regina's nonprofit organization of choice -

CAMP GOOD DAYS & SPECIAL TIMES

Regina S. Branch Manager



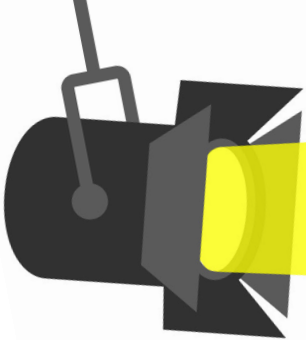
Our Impact and Engagement department wanted to support local girl scouts in each region – so they personally purchased 225 boxes of Girl Scout cookies and donated 75 of them to front line hospital workers at Reading Hospital – Tower Health, Valley Health System, UHS Wilson Medical Center, and UHS Binghamton General Hospital.



The Kindness Café is open for business! We delivered 300 meals over the span of two days as a thank you to the diligent and dedicated staff of United Health Services Senior Living at Ideal in Endicott, NY.



We were excited to donate headphones to the students at the Boys and Girls Clubs of Northwest New Jersey for their Hybrid Learning Program!



DEPARTMENT SPOTLIGHT:

Impact and Engagement

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 Impact and Engagement team, for example.

A strong future starts with a strong understanding of your finances. Unfortunately, not everyone is given these tools in traditional classrooms. That's where our Impact and Engagement team comes in.

They're responsible for the creation of our financial wellness programs, offering both general and personalized education options for all ages and audiences. That means children can learn about basic money management with interactive games and storybook readings, while adults can learn about entrepreneurship and credit building.

Our team can help you learn the steps to becoming a homeowner, help you build and understand business credit, make sense of your cash flow, and even teach you money-saving tips like maximizing your coupon usage. Not only that, our caring and compassionate team can help you with financial counseling in case you've hit a rough patch.

Our presentations are hosted virtually and in person throughout the year and are available in both English and Spanish. If you're interested in connecting with our team and brightening your financial future, check out our Wallet Wellness resource.



Wallet Wellness

Go to visionsfcu.org/walletwellness for a catalogue of financial publications, links to helpful videos, and a whole lot more.

You can even connect with one of our Impact and Engagement representatives for a personal presentation or one curated for your school or business.

Want to join our team?

If you're interested in being part of something bigger, visit visionsfcu.org/careers to #ClaimYourSeat!



Check out our NEW Fairfield Office!

Located at:

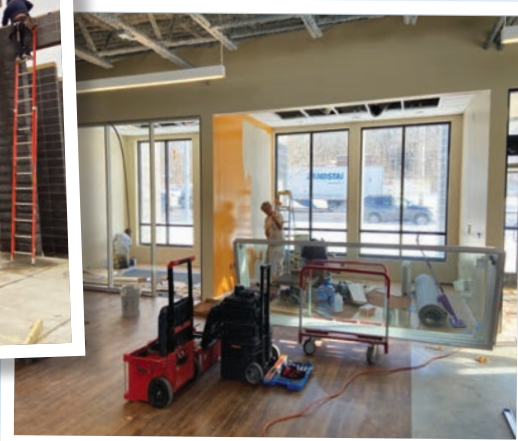
653 Route 46 W.
Fairfield, NJ 07004

Hours:

Monday - Friday:
9:00 a.m. to 5:00 p.m.
Saturday: 9:00 a.m. to 12:00 p.m.



Construction was incomplete at time of publication.



Now open – Ithaca!

Located at:

408 Elmira Rd
Ithaca, NY 14850

Hours:

Monday - Friday:
9:00 a.m. to 5:00 p.m.
Saturday:
9:00 a.m. to 12:00 p.m.

We need You!



Visions is looking for qualified members to serve on various volunteer committees – including our Board of Directors. As a volunteer, you can help shape the future of your credit union while using your skills to contribute to its mission.

Any member age 21 or older – with the exception of Visions employees and their immediate families – is eligible. A background in finance or the financial services industry would be helpful, but is not required. All inquiries are held in strict confidence and applicants are subject to a credit check.

For complete details and to apply online, visit visionsfcu.org/volunteer. You may also contact Edward Butler at 800.242.2120, ext. 10618, or complete a volunteer application at your local office and drop it off to his attention.

We have an exciting history built on the efforts of volunteers, strong leaders, and dynamic staff. With your continued involvement, we look forward to many more successful years of serving you and your fellow members.

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, Q1 WINNERS!

Diane H. Southport, NC Elizabeth P. Oklahoma City, OK Roseann M. Monongahela, PA Sally S. Apalachin, NY William P. Paterson, NJ

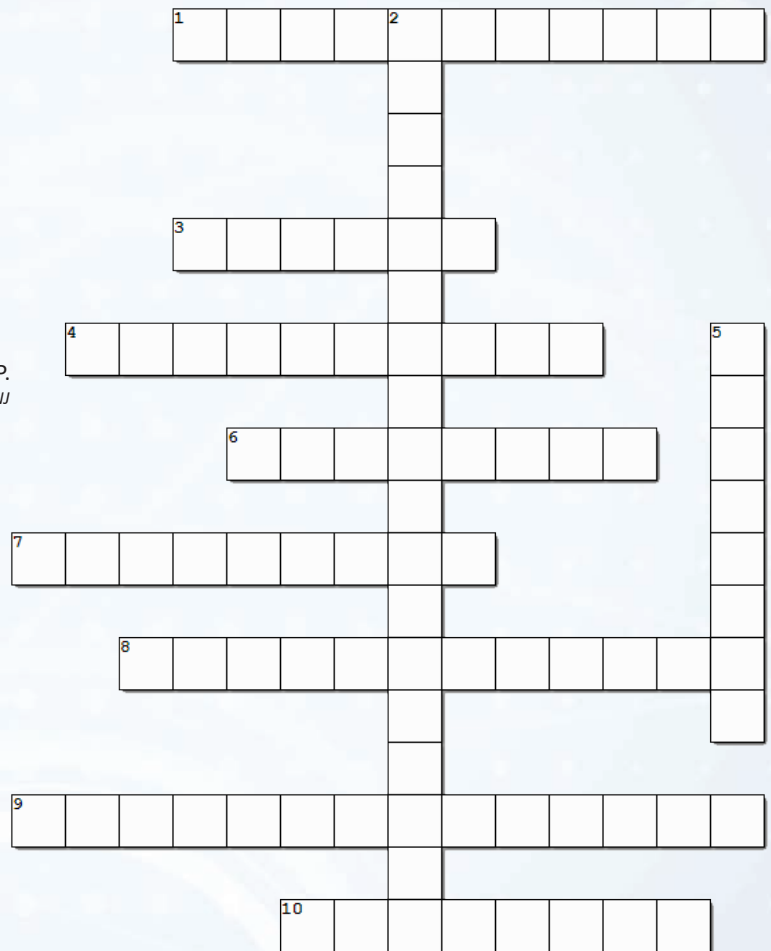
Thank you to all our members who participated.

Across

1. A _____ is a special savings account for year-end expenses (two words)
3. A HELOC can let you borrow up to 100% of your home's _____
4. _____ companies will never reach out to provide unsolicited technical support
6. Ray P.'s new, winning debit card image depicts Enfield Falls in _____ County, NY
7. It is a good idea to have a _____ agent in place for a power of attorney
8. _____ is a program designed to include political advocacy efforts for members and employees (two words)
9. Financial wellness materials can be found at visionsfcu.org/_____
10. Visions has secured naming rights to the Visions Federal Credit Union _____ Memorial Arena

Down

2. _____ Booking is coming soon to our public-facing website, starting with connections to our mortgage team (two words)
5. Women's savings burdens can increase if they take time off to raise _____



*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 4/30/21; 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 5/21/21. 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.

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 Binghamton East office in NY:

"A member came in on Saturday to ask some questions about his account and statements and, in the course of the conversation, we started talking about credit cards and debt in general. After a while, he mentioned he wanted to consolidate some of his outstanding card balances. We wound up funding a personal loan to pay off his higher interest credit cards and set him up with a new Visa Platinum. Then his daughter who was waiting in the car came in while we were filling out the paperwork. She wound up opening a new account, debit card, and credit card of her own – alongside a preapproval for an auto loan! They both left happy and we even managed to get them the \$25 Refer a Friend bonus. It felt good to help a family, not just an individual."

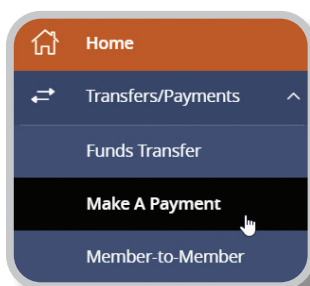


ALL THINGS DIGITAL

*What's new in
digital banking?*

Quality of life improvements

Digital services are all about convenience – doing things your way on your schedule. We've listened to your feedback and made things even simpler.



New and Improved “Make a Payment” Option

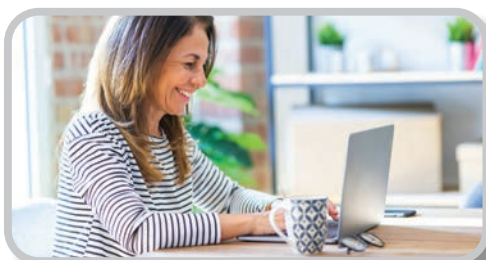
You may have noticed a couple changes to our loan payments button – namely that we updated the, well... name. The new button is simply titled “Make a Payment” for ease of use. Not only that, we also added a SmartPay feature.

SmartPay lets you make a one-time or recurring payment from a savings or checking account at another financial institution. Just use your non-Visions debit card or schedule an automatic payment via ACH.

And, if you'd like even more options, go to visionsfcu.org/loanpayments for additional details.

Cash Flow in FinSavvy

We recently added a Cash Flow feature to FinSavvy – our digital money management app. Cash Flow lets you view your income and expenses on a given day and helps create future predictions, helping you determine if you'll be able to afford that next, big purchase you're thinking of. You can also use it to remember recurring bills and use the included Cash Events feature to keep track of current and upcoming payments. Look for FinSavvy within your Account Summary to get started.



Digital Appointment Booking – Coming Soon!

For an easy way to connect with a representative, try Digital Appointment Booking. This new feature will be launching soon on our public-facing website. We'll be starting with mortgage appointments first and then expanding to other departments. Keep an eye on our website for updates!

Have questions about our digital services?

Stop by your local office, call us at 800.242.2120, or utilize our Live Chat feature when you're signed into digital banking.

Adjustable Home Options *for* Adjustable Lifestyles

Whether you're looking to purchase, refinance, or even cash in on your hard-earned equity, we have flexible options for homeowners.



Home Equity Line of Credit**

There are many advantages to owning a home – the biggest might be earning equity. Your equity is the value of your home minus any mortgage you have on it, and a Home Equity Line of Credit (or HELOC) is a great way to cash in on your hard work.

With a HELOC, you can borrow up to 100% of your home's equity and use it for anything you might need. That means college expenses, home renovations, consolidating debt, and more. And, because a HELOC is secured by your home, you'll enjoy lower rates than you would with other types of loans.

Best of all, a HELOC features a 10-year draw period, letting you draw what you need, when you need it. So, if you only want to advance \$5,000 on your \$25,000 line of credit, that's all you're going to have to pay on it.



5/5 Adjustable Rate Mortgage*

The 5/5 ARM is our newest mortgage product and offers a unique option for those looking for a low rate and maximum flexibility.

With a low introductory rate that remains constant for the first five years, this mortgage option is perfect for those planning a short stay or even a quick flip and sell. That doesn't mean it's not a good option for those looking to stay in their home, though. After the first five years, the rate will adjust once and then change again every five years.

And, with most people staying in their homes for less than 15 years, the 5/5 ARM is a great way to take advantage of low rates for the duration of their stay.



Ready to make your next move?

Stop by your local office or call 800.242.2120 to get started. Our mortgage experts can answer all of your questions and help find the right product for you.

*APR = Annual Percentage Rate. Credit union membership required with a \$1 minimum deposit – certain restrictions apply. Check with a Visions Federal Credit Union representative for membership eligibility details. Applications are subject to standard credit criteria. New purchase or refinance. One- to four-family, owner-occupied, primary residence only. Offer valid on condominiums. Maximum mortgage dollar amount funded is based on region and property value. Borrowers are responsible for initial escrow setup, interim interest, owner's title insurance, tax service fee, borrower's attorney fees, survey, and private mortgage insurance, if applicable. Property insurance is required. Flood insurance may be required. Other fees or setup costs may be required. Rates are variable and can increase in the fifth year and every five years following by no more than 2% points annually, up to a lifetime adjustment cap of 5%, and is based on the index at the adjustment time plus the margin. Rates cannot go below 3% after any adjustments. Please speak with a representative for current rate information or visit visionsfcu.org/mortgage-rates.

**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 \$1 minimum deposit. Loan rates based on creditworthiness, product selection, and are subject to standard credit criteria. Property must be owner occupied. Maximum loan amount is \$500,000 with a CLTV up to 80% of appraised value minus a first mortgage; maximum loan amount is \$250,000 for loans with a CLTV of 80.01%-100% of appraised value minus a first mortgage. The APR will be Prime -.25% with a minimum rate of 3% and a maximum rate of 15.8%. Rates for all products are available at visionsfcu.org/rates. Minimum balance of \$7,500. You may be required to pay certain fees to third parties. The fees generally total between \$625 and \$4875. Property insurance is required. Flood insurance may be required.



Make the **MOST** of your

Whether you filed weeks ago or you're holding off for the Tax Day deadline, here are some smart money moves for your refund.

1. Use direct deposit

Direct deposit is the fastest way to get your refund. If you haven't already filed, this is the way to go. And, if you already did your 2020 taxes, consider using direct deposit for your next return.

Direct deposit is quick, there's no risk of losing a check, and you avoid the possibility of fees associated with some preloaded cards. Setting it up is easy – just provide them with your account number (found on the top right corner of your Visions statement) and the Visions routing number: 221375378.

2. Set some aside for savings

For many people, their tax refund feels pre-spent before it hits their hands. Couple this with the fact that most Americans don't have an emergency fund in place, and a tax refund is the perfect opportunity to set some aside.

Take however much you can afford and use it to bolster a separate savings account earmarked for car repairs, medical bills, or those other unexpected expenses life throws our way.

It doesn't need to be negative, though – consider rebranding it as your "opportunity fund." If a vacation opportunity comes up or if you've been saving for the next fun thing, you'll have money set aside when the time is right.

3. Use it for credit building

For those with limited income or poor credit, building a score they can be proud of is difficult. Luckily, secured credit cards provide a convenient, cost-effective way to build credit.

Here's how it works: with a secured credit card, you agree to hold some of your own money as collateral to your institution, with the credit limit tied to your investment. So, if you have \$500 you can set aside, you can leverage that for a \$500 credit card.

Because it's tied to a piece of collateral – in this case, a separate savings – you're more likely to get approved for the credit line (and earn a lower interest rate, too).

Ask a representative for more information on how this can help you build your credit and fit into your financial future. And, with instant issue cards in our branches and quick application turnarounds, you might even be able to walk out with a card in hand the day you apply.

Learn more at visionsfcu.org/creditcards.



Tax Return



4. Pay off higher interest debt

If you have high interest, high balance accounts, the windfall from a tax refund can help make a dent in your debt. The question is: which loans should you prioritize first?

The obvious answer is the account with the highest Annual Percentage Rate. After all, that's where most of your interest dollars are going. The interest rate alone makes it a priority. With that said, consider your total monthly cash flow.

Do you have a number of low balance accounts with a bunch of monthly payments? Those separate \$25 and \$50 payments add up, and if you can knock them out with some of your tax refund, then it will free up valuable dollars and cents you can apply to the higher interest accounts.

And, if you find that your debt load isn't keeping up with your income, consider consolidation. You may qualify for a lower interest rate option – whether it's a personal loan or even a Home Equity Line of Credit like on page 9.

5. Save for the year end with a Holiday Club

We know: it's only April. But the fact is, the holidays will be here before we know it and that means holiday spending, too.

Start saving for those end of year expenses today with a Holiday Club. A Holiday Club is a separate savings share designed for – you guessed it – holiday savings. Make deposits to it throughout the year and, as your balance grows, it will automatically transfer what you've accumulated on November 1st to the share of your choice.

Just stop by your local office or use the "Add an Account" feature in digital banking to get started.

While there are many things you can do with your tax refund, these items are a great place to start. If you have other questions about your account – or how to save and reduce your payments – reach out to us. We're here for you every step of the way.

Beware of Scareware



Millions have fallen victim to scareware scams – also known as fraud-ware attacks – and we want to make sure that you’re protected.

Scareware attacks rely on the emotional response of the victim. In these instances, unknown entities will claim to be from tech support – oftentimes Microsoft or other recognizable brands – and convince users to turn over their personal information. These items could be credit card or account numbers, personal information like usernames and passwords, or other pieces of data that they claim are necessary to get malicious software off your computer.

The “malicious software” component is key – these scammers will often use tactics that elicit fear and urgency so that the victim will comply with the hacker’s wishes. A user may be prompted to purchase additional software or call a fake support number, at which point the scammer will request remote access to the computer to “run diagnostics” to fix the problem.

Here are some things to look out for:

- Constant warning messages claiming that your computer is infected
- Pop-ups that appear to be from a trusted brand but have strange URLs when you hover over them
- Pop-ups that take over the screen encouraging you to buy unnecessary software

Tips to keep yourself safe:

- Remember that Microsoft or other technology companies will never proactively reach out to you providing unsolicited technical support. You must be the one to initiate communication
- Avoid unsafe or suspicious websites
- If you receive a call from someone claiming to be from tech support who wants to remote into your computer, hang up immediately

We’re here when you need us

If you feel that you’ve given away your personal information, contact us immediately by going to your local office or calling 800.242.2120.

You can also visit visionsfcu.org/security for up to date tips.



Source: <https://slcc.service-now.com>



Source: <https://malwaretips.com>

Powers of Attorney and Estate Planning

An important document that everyone should consider as part of their estate planning is a **power of attorney**. This is a legal document that gives another adult person – or even a Trust Department like at Visions – the authority to act on your behalf and make decisions regarding your money or property. Most often used in the event of illness or incapacity, a power of attorney document avoids the possibility of a court ordered guardianship.

However you choose a power of attorney, the agent or agents you designate must act according to your instructions and in your best interest. You can name one or more individuals to serve as your **agent**, and it's best practice to have a **successor** in place in the event that the initial agent cannot act.

When it comes to multiple agents, you can designate whether you would like them to act separately or together. In most instances, it's best to allow them to act separately. For example, many institutions do not offer two signature checking accounts and therefore would not be able to accommodate agents who must act together.

Remember that a power of attorney document is **personalized to your needs**. The authority can be very broad or limited – it's up to you – and that's why it's important to appoint someone you trust and who you know will act in your best interest. And, while powers of attorney are governed by specific state laws and should be prepared by an attorney, Visions can help you determine how it may fit into your estate planning.



For information on Trust services at Visions, reach out to us today!

Sharon Burghardt, CTFA, Trust Officer
800.242.2120, ext. 10684

Linda Hamlin, JD, AVP and Senior Trust Officer
800.242.2120, ext. 10651

Unique Financial Planning Considerations for Women

Retirement savings are supposed to last through your lifetime. That's the plan, of course. But with the average life expectancy of women roughly five years longer than it is for men — 81.1 years vs. 76.1 years¹ — the savings needs are therefore greater.

Of course, five years seem to pass quickly as one ages, but bills continue to trickle in. And for people in their 70s and 80s, that means healthcare expenses are more likely to increase, placing a financial strain on one who depends on Social Security and personal assets for income.

And those stats are just averages. There are those who live well into their 80s and even 90s today, extending their retirement savings needs to 20 or even 30 years.

The savings burden on women increases further when one considers that many take time off to raise children, pausing the time when a job income would otherwise contribute to their retirement savings.

That time away from work also impacts Social Security benefits, another drain on retirement savings.

Estimating Your Savings Need

While everyone's needs are unique, participating in an individual retirement account — whether employer-sponsored or otherwise — is an important way to build your savings. Err on the side of overestimating your needs when you assess your contributions to retirement accounts. The longer your savings can compound interest, and the more time investments have to earn returns, the more you stand to accumulate.

For insight into your estimated retirement benefit, visit www.ssa.gov and its benefits calculator. Depending on your needs and expected assets, you may need to delay retirement or contribute more to your savings account.

Finally, don't feel that you need to make these analyses alone. Visions Investment Services can help you calculate your savings needs while developing a savings strategy.

Give us a call at 800.242.2120, ext. 10469.

VISIONS
INVESTMENT SERVICES

¹ <https://www.simplyinsurance.com/average-us-life-expectancy-statistics/>

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
#1-05112026





Serving those who served

Our Veterans Program was created to help veterans and their spouses stay financially secure.*

Financial Education

We offer free and confidential consultations from basic financial education to investments, mortgages, and more.

Visions Salutes Scholarship Program

Each year, we make five \$1,000 scholarships available to children of veteran members. Applications are accepted from January 1 to March 31. Visit visionsfcu.org/scholarships for full details and to apply.

Career Opportunities

We're proud to employ veterans across our three state, 650-strong workforce. We also offer internships for veteran students and their children.

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.



\$21,215 donated in 2020!

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.

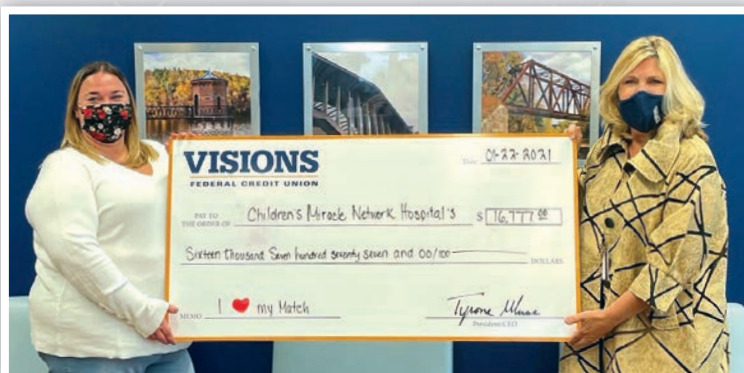
*Veteran Status: Program valid for veteran service members and their spouses only. Proof of service required and must be shown at account opening. Valid forms of identification include, but are not limited to: Military ID card, Veterans ID card, or DD 214 Form, if applicable.

VISIONS Voice

With a new administration and Congress in Washington, DC, it is important that our members and the Visions team take an active role as a voice for legislative and regulatory issues affecting credit unions. Our team recently introduced Visions Voice, a program designed to promote advocacy efforts for both our staff and our members.

As part of our internal efforts, Visions supports the National Association of Federal Credit Unions Political Action Committee (NAFCU PAC). In 2020, our team raised over \$16,000 for this bipartisan group, with 96% of congressional winners receiving these funds – great news for our members and credit unions, in general!

The NAFCU PAC also participates in the "I Heart My Match" program, matching payroll donations from the Visions team with donations to local Children's Miracle Network Hospitals. In 2020, that meant over \$8,000 each went to Upstate Golisano Children's Hospital in Syracuse, NY and Penn State Health Children's Hospital in Hershey, PA.



We are proud to bolster efforts in support of the voice of our members. We invite you to visit visionsfcu.org/advocacy to view and act on current issues and legislation important to members and the communities we serve.

Not registered to vote?

Find out how on our website. The next elections will be here before we know it – make your voice heard today.

VISIONS

FEDERAL CREDIT UNION

LUCKY SAVERS

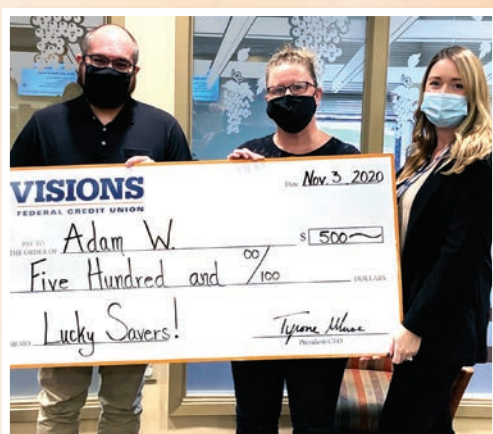


You could be one lucky duck!

Do you have a Lucky Savers account? If not, you're missing out.

A Lucky Savers account is a share certificate that gives you chances to win monthly and quarterly cash prizes. Every \$25 you deposit per month – up to \$250 – gives you a chance to win!*

Check out some of our past winners and open one today!



More at visionsfcu.org/luckysavers.

*Credit union membership required with a \$1 minimum deposit – certain restrictions apply. Check with a Visions representative for eligibility details. Members must be 18 years of age or older. Members cannot participate in the Lucky Savers program at more than (1) participating credit union. Accounts must be opened in a NJ or NY office or through our Contact Center at 800.242.2120. Void where prohibited by law. Official rules and a complete list of prizes are available at nycua.org or at any Visions location. Prize values are reportable for tax purposes. Federally insured by NCUA.

5/5 ARM NEW BUY OR REFI MORTGAGE

The rate's great, don't wait!

We covered our 5/5 Adjustable Rate Mortgage on page 9, but would you like to learn more?

Check out visionsfcu.org/5-5mortgage to discover the ins and outs of this great mortgage solution.

Whatever your goals, whatever your needs – we're here to help!

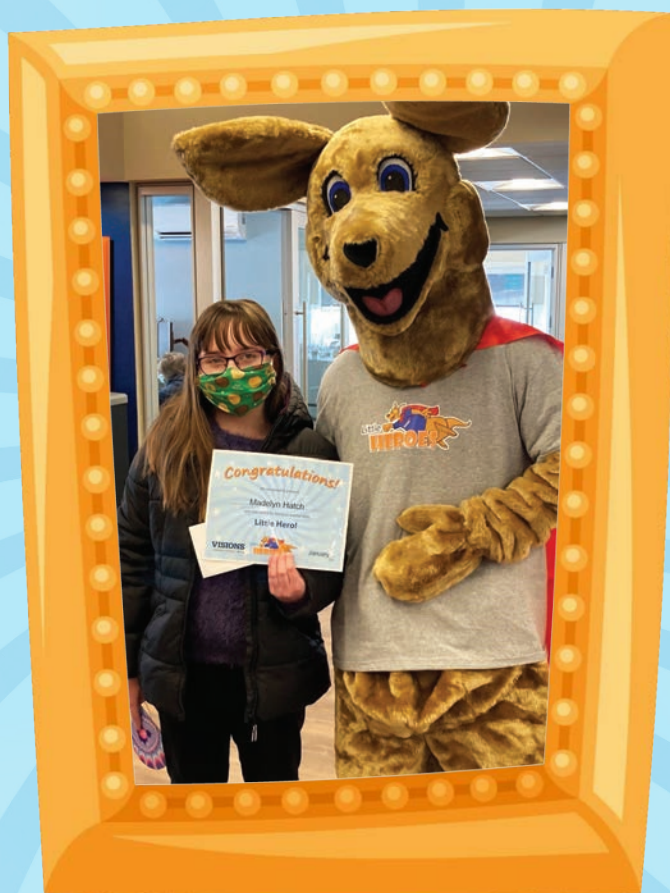


Little HEROES

Positive change begins with little steps

There are heroes everywhere and they come in all sizes. We've been inspired by stories of children 12 and under helping those in their communities, and we want to spotlight them and their efforts.

Meet our first monthly winner, Madelyn!



"Maddie loves to read – and when libraries and book stores were closed from the pandemic, she was desperate for new books. So she and a friend started a book drive and gave away over 800 books over the summer and fall.

Books were collected by community members, distributed to organizations, and placed at local businesses for free. It wasn't just kids' books – even adults could find cookbooks or other reading material.

She worked hard to research how to make the books safe to give away and, with her friends' help, they shared the love of literacy."

Way to go!

Maddie received a check for \$100 to support her efforts, as well as a special **SURPRISE** gift from Kirby Kangaroo – \$100 in gift cards to Barnes and Noble to purchase more books!

Nominate your hero at visionsfcu.org/littleheroes

*Visions Federal Credit Union membership not required. Winners must be 12 years of age or younger. Must have parent or guardian consent. Must be resident of New Jersey, New York, or Pennsylvania. Awards may vary and may not be cash. Entries must be submitted at visionsfcu.org/littleheroes; no alternate methods of entry apply. Winners selected at random. (1) winner per month. Odds of winning based on number of entries. Winner will be notified on the 15th of the following calendar month. Cannot be nominated/win more than once in a 12-month span for the same community impact project. Winners and parents/guardians will have a consent and release option available for Visions to use their first name and state of residence, photo, or likeness in social media posts or future advertising and promotional materials. This program is sponsored solely by Visions Federal Credit Union and is subject to change or expire at any time. US citizenship with valid Social Security number required. Prize values may be reportable for tax purposes. Prize value maximum \$100.

NEED TO *Know*



Refer your friends and family to Visions and you **BOTH** get \$25*!

*Visit visionsfcu.org/refer for full details.

Update Information

Always make sure your critical account information – including home and cell phone number, mailing address, and email address – are up to date.



OFFICE CLOSINGS

Mark Your Calendars

May 31	Memorial Day	Monday	All Offices Closed
July 5	Independence Day	Monday	All Offices Closed



SAVE THE DATE

Special Events

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



**LOOKING
for a great
CAREER?**

#ClaimYourSeat

Visit visionsfcu.org/careers to learn more

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.

VISIONS

FEDERAL CREDIT UNION

VETERANS MEMORIAL

★ ARENA ★

Arena Name Change – Binghamton, NY

We're proud to announce that we've secured naming rights to the Veterans Memorial Arena in downtown Binghamton, NY. Not only that, we've partnered with a local business – Mirabito Energy Products – to have the latter sponsor the box offices.

The Visions Federal Credit Union Veterans Memorial Arena further cements our investment in the community and we're excited to play a part in welcoming more people to the area. Between hockey games, concerts, and family friendly events, we have a lot planned for the next ten years of our sponsorship.

Stay tuned for more information on events. We can't wait to welcome you to the Visions Veterans Memorial Arena!

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.



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, CME

Vice Presidents

Christopher Alfarano

Lisa Darling

Darla Huff

Thomas P. Novak

Jenna Rosenberg

Steve Wayman

James L. Wyatt

Mark Bowman, AVP

Joel Deeter, AVP

Mandy L. DeHate, AVP

Derek Garcia, AVP

Linda L. Hamlin, AVP

Kevin Kelly, AVP

Charles McKinney, AVP

Betty McQuay,

Chief Audit Executive

Richard Muller, AVP

Ada Myteberi, AVP

Sherri L. Steenwyk, AVP

Rebecca Trick, AVP

Board of Directors

Alan G. Hertel, Chairperson

Christopher H. Marion,

Vice Chairperson

Michael A. Mullen, Treasurer

Kelly A. Roche, Secretary

George S. Bobinski, Jr.

Joan S. Lacey

James J. Lewis

Mary C. Robinson

Laurie Schorno

Molly Sheehan,

Associate Director

Supervisory Committee

Douglas J. Camin, Chairperson

Denise B. Stoughton,

Vice Chairperson

Mark A. Wasser, Secretary

Frederick K. Getz

Thomas E. Knight

Barbara Bonce, Alternate

VISIONS

FEDERAL CREDIT UNION

24 McKinley Ave • Endicott, NY 13760

Congratulations to our **Winner!**

Ray P. of Ithaca, NY is the winner of the **Tompkins County Debit Card Photo Contest!**

He was awarded \$250 and another \$250 was given to the nonprofit of his choice, Finger Lakes Cancer Resource Center. The winning photo depicts Enfield Falls, a natural beauty in Tompkins County, NY.

This design will be available soon as a Visions VISA debit card for members to order!

THANK YOU to the 144 entrants who participated in this contest. Your creativity and support of Tompkins County are appreciated.

