

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

MoneyMatters

Making the **Most** of Your Visions Account

Are you taking advantage of everything we have to offer?

Smart Money Moves for Young Adults

From high school to the “real world” – use these tips to stay on track

Myth Busting **Mortgages**

We're here to clear up some common mortgage misconceptions

Calling In? **Skip** the Wait!

Avoid waiting on hold – use Smart Info instead!

Thieves are Going **Phishing** – Don't Get Hooked!

What to watch for when you check your email



On the Cover



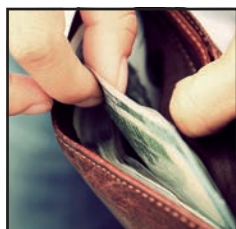
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**Myth Busting
Mortgages**



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**Making the
Most of Your
Visions Account**



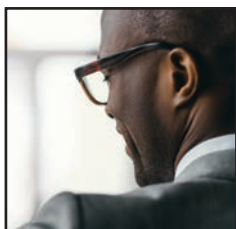
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This April, celebrate
National Credit Union Youth Month

“The future is yours – Picture it! Save for it! Share it!”

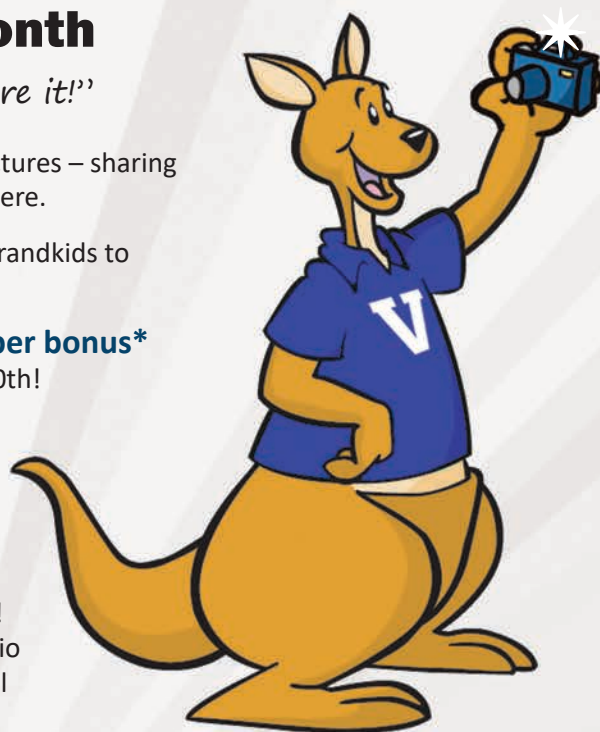
We're encouraging young members to express themselves through pictures – sharing their visions for their own financial futures so we can help them get there.

Whether you're a parent or a grandparent, you'll want your kids and grandkids to develop good financial habits. That's where Visions comes in.

We're celebrating Credit Union Youth Month with a **\$25 new member bonus*** for children 12 and under when they open an account through April 30th!

Plus, we're giving away \$250 in professional photo shoots to three lucky winners!**

That's right – of all the Kirby Kangaroo accounts opened in April, we'll be selecting a winner in New Jersey, New York, and Pennsylvania! Winners will be the recipient of a professional photo shoot at the studio of their choice. Our goal is to help children and families capture special memories and picture their futures.



Opening a Kirby Kangaroo account lets your child enjoy the following:

- Savings Passbook
- Kirby Coin Bank
- Club Identification Card
- Quarterly Newsletter
- Birthday Card
- Saving Incentives
- Special Events and Parties
- Interactive Website and Phone App

**Kirby Kangaroo
\$25 coupons
can be found at
any office.**

*Some restrictions apply. Visions membership requires a \$25 minimum deposit. New member cannot have existing Visions account, been a member in the last 12 months, and is subject to membership requirements. Valid for individuals age 12 and under. Present coupon to receive offer. Bonus reportable for tax purposes and will be funded at time of account opening. Program details subject to change. Coupon valid 4/1/19 - 4/30/19.

**Some restrictions apply. Visions membership required. Winners will be selected from new Kirby Kangaroo accounts opened 4/1/19-4/30/19. Kirby Kangaroo accounts are for members age 12 and under. Three winners will be randomly selected from these opened accounts and notified via phone call on 5/15/19. One winner each will be selected from NJ, NY, and PA. Winners will have 30 days to acknowledge receipt, otherwise they forfeit their prize and a new winner will be randomly selected. Visions will present a \$250 gift certificate on behalf of the member to the photo studio of their choice. Program details subject to change.



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.

Did you know?

April is volunteer month!

Would YOU like to make a difference in your community? We hope that you choose to volunteer just like our employees love to do.

Here are some ideas to get you started:

- Volunteer with a local food bank
- Assist at an animal shelter
- Read to youth
- Participate in Habitat for Humanity
- Neighborhood or park cleanup



One of our members in Randolph, NJ used a Visions backpack as an adorable puppy-pouch for her pooch Harley!



Employee Volunteer Spotlight

Rita B.

Member Service Representative, Elmira, NY

"I've been volunteering my entire adult life. I support a number of organizations, from the Ladies of Charity of Chemung County to St. Joseph's Hospital Auxiliary. This past Christmas, I packed over 150 baskets of hats and mittens for families in need, and also packed holiday gift baskets for the Arctic League."

Why do you volunteer?

"Volunteering helps me grow. It's a way to find a new perspective on life, helping to make me feel more grateful for what I have. I do it to give back to the community, I give from my heart, and I do my best to leave the world a better place than how I found it."

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:

"What's the best way for my son to start building credit? He's turning 18 soon and I'd like to get him started. He just got a job, if that helps."

Questioning parent
Rochester, NY

Answer:

Building his credit early is a great move, and there are a few ways to go about it.

The first step is deciding where to start: loan, credit card, or both? Each have their advantages, and while a healthy credit score has a mix of both, it may not be financially feasible to do them together. For most people, a credit card is the best option. After all, it lets him make purchases while he builds his credit, whereas a loan is all about paying it back. Regardless of which path you choose, however, his job time and lack of credit means he'll likely need a cosigner or a secured loan.

Cosigning is simple: you just apply jointly with your son. While this is a great option for many, some parents prefer to keep their credit separate from their children. That's where secured loans and credit cards come in.

Secured credit cards, for example, come with a credit limit that's tied to the amount of money you put up front. So, let's say your son wants a \$500 credit card. In this instance, he'd agree to place \$500 of his own money on hold in his account, which would then act as collateral for his \$500 credit card. The money is still his and earns dividends, but it functions as security in case he defaults on his payments. After a while – perhaps a year or two – of consistently making his credit card payments, he will have built his score up and may qualify for an unsecured card. At that point, his \$500 will come back off hold and be his to spend or use how he sees fit.

If you're thinking about a secured loan with consistent payments, though, it may be worth considering our Credit Rebuilder loan. This loan requires no money up front; instead, the approved loan amount is placed in his account on hold, and the payments he makes towards the principal are then released in his savings. At that point, he can use the money as he pleases.

Both of these options are great ways for him to get started, and it all comes down to your collective comfort level. If you're interested in learning more, stop by your local office or give us a call at 800.242.2120.



Expert:

Regina Seabrook
Branch Manager, Rochester, NY

MYTH BUSTING

MORTGAGES

Struggling to make sense of mortgages? No problem. We're here to clear up some common misconceptions.

MYTH #1

You need a huge down payment

Conventional wisdom says you need to put at least 20% down on your home, but that's hardly the case anymore. In fact, most lenders – Visions included – let you put as little as 5% down. That's not even counting specialty mortgages like our First Time Home Buyers program, which lets you finance a home with 0% down!

MYTH #2

Once you make your down payment, you're done

Saving for your down payment is great, but don't forget about closing costs. Add those in, and you're looking at a substantial increase in your upfront costs. Thankfully, programs like our No Closing Cost Mortgage can save you thousands right from the start, letting you focus more on down payments and priority projects. See below for more details.

MYTH #3

A fixed rate mortgage is better than an adjustable rate

Adjustable rate mortgages (or ARMs) may not be for everyone, but that doesn't mean they should be avoided altogether. For example, not many people stay in their homes longer than 10 years, anyway. That means the lower initial rate of an ARM can result in savings of hundreds – or even thousands – of dollars. Couple that with the no closing cost promotion we mentioned, and an ARM might be the best move for you.

MYTH #4

Your mortgage payment is just your principal and interest

Most new homebuyers don't think about it, but your taxes and insurance can make a huge difference in your monthly costs. For example, let's say that you pay \$4,500 per year between your taxes and homeowner's insurance. Divide that by 12 months, and you're looking at an additional \$375 per month! Make sure you consider these added costs when you're shopping around so you're not blindsided by your first mortgage payment.

MYTH #5

You're in it alone

Don't forget that Visions has a team of mortgage experts standing by to help walk you through the home buying process. If you're ready to speak with a representative about buying – or refinancing – a home, reach out to your local office, call us at 800.242.2120, or visit us online at visionsfcu.org.



With the **No Closing Cost Mortgage** from Visions, you get a low interest rate that stays the same for the first 10 years. Plus, no closing costs* mean you save thousands right from the start.

Learn more and apply now at visionsfcu.org

*Credit union membership required with a \$25 minimum deposit – certain restrictions apply. Check with a Visions Federal Credit Union representative for membership eligibility details. Promotion valid on the 10/1 Adjustable Rate Mortgage (ARM) product only. Applications are subject to standard credit criteria. New purchase or refinance. One- to four-family, owner-occupied, primary residence only. Condominium financing ineligible. Maximum mortgage dollar amount funded is based on region and property value. Estimated savings of closing costs, which varies by geographic market and property, would be at least \$3,370, including, but not limited to, the following costs: appraisal, flood determination, application fee, credit report, lender attorney fees, recording fee, title insurance, and mortgage tax. 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. This promotion is subject to change without notice (including the rate). Other restrictions apply. Rates are variable and can increase by up to 2% annually beginning in the 11th year, up to a lifetime rate adjustment of 5%. Rate increases are based on the index at the adjustment time plus the margin. Please speak with a representative for current rate information or visit visionsfcu.org/mortgage-rates. Cannot be combined with any other promotion or offer. Submit applications by December 31, 2019.



Bank Smarter, Not Harder

Personalize your ATM experience

Navigating an ATM is a kind of muscle memory – when one button moves, it can really throw you off. Did you know, though, that you can customize your Visions ATM preferences? That's right – from selecting your language to opting for a receipt, we provide you with the tools you need to make the experience your own.

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How to set your ATM preferences

Getting started is easy – just sign into the ATM with your PIN and select the “Set ATM Preferences” button.

Which preferences can I set?

When you're logged in to the ATM Preferences screen, you will see the following options:

- **Language** – Allows you to select English or Spanish by default
Note: Mandarin support available at select terminals
- **Fast Cash Amount** – Want to pull \$20 out of your checking with the press of a button? How about \$100? Just select the “Fast Cash Amount” option and select which amount works best for you
- **Receipt Option** – Don't want a receipt with every transaction? No problem. Simply select your preference and it will be recognized the next time you log in

PLEASE NOTE: You must press “Save My Preferences” at the end of your transaction to enable these selections for future use.

Can I change my mind later on?

Yes, simply select “Set ATM Preferences”, choose your options, and press “Save My Preferences”. Your selections will be recognized the next time you visit.



Does this work across all Visions ATMs?

Yes! All you need to do is select your preferences at one ATM and they will be recognized at any Visions ATM you go to.

Great News! Phone Access Teller (P.A.T.) will remain in service

We wanted to let you know that we've listened to your feedback and have decided to keep our Phone Access Teller line in service.

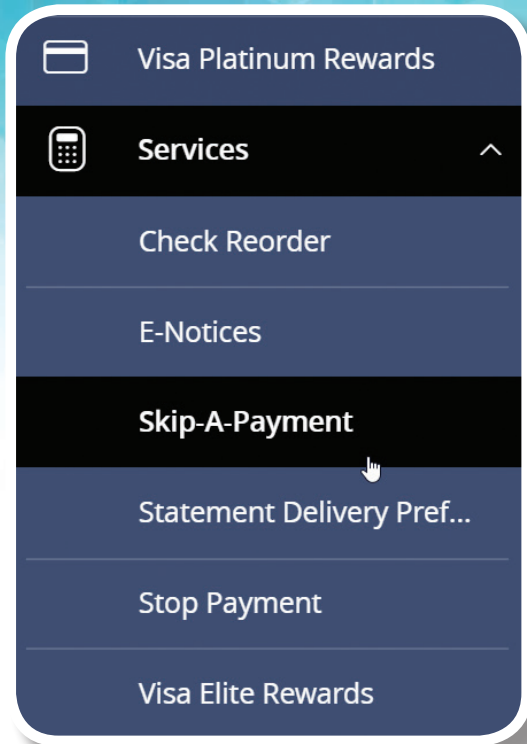
Featuring 24/7 availability, you can give it a call at **800.843.2892** to:

- Check your balances
- Review recent transactions
- Make transfers and payments
- Reorder checks

...and more!

You can receive a full listing of service codes at your local office, or by searching “Phone Access Teller” at visionsfcu.org.

ALL THINGS DIGITAL



Online & Mobile Skip-a-Payment

Ever wish you could hit "pause" on your monthly loan payments? With our Skip-a-Pay program, you can. Members can apply to skip one of their eligible monthly loan payments every six months, and we've made it easy! Just select "Skip-A-Payment" from the "Services" tab of online or mobile banking. Check your eligibility, click the boxes, and process your request right from your device.

Want to learn more? See all the details at visionsfcu.org/skipapayment.

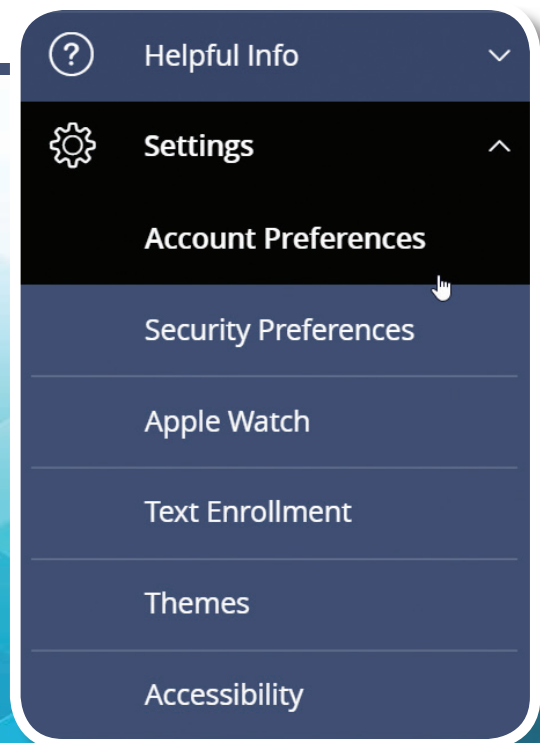
Setting Preferences

If you have a lot of accounts to manage – or just don't want to see them all at once – check out the Account Preferences option. Available under the "Settings" tab of online and mobile banking, this feature lets you:

- Adjust the layout of your accounts
- Rename your personal and joint accounts
- Hide certain accounts from view

Adjusting your layout lets you prioritize what matters, renaming joint accounts avoids confusion with transfers, and hiding accounts keeps your view clean and simple.

To manage your preferences, simply select an account or loan in the Account Preferences view to bring up the available options.

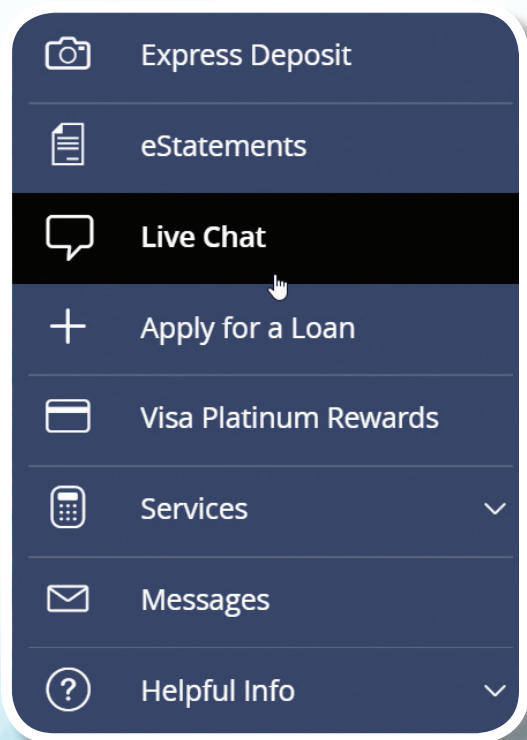




Integrated **FinSavvy** Money Management Tool

Exciting news: we're bringing FinSavvy to both desktop and mobile, and now there's no need for a separate app! With FinSavvy, you can import all of your accounts – even those from other institutions – into one, simple view.

From there, you can track your spending, set savings goals, and get a clearer picture about where your money is going. Keep a lookout for this great addition coming soon. When available, select the “FinSavvy” tab in online or mobile banking.



Live **Chat**

Have you ever needed account assistance but weren't in a position to call? That's where Live Chat comes in. Just select the option within online or mobile banking to be routed directly to a representative.

Live Chat is available
Monday through Friday, 8:30 a.m. - 5:00 p.m.

DO WHAT YOU LOVE
WHAT YOU DO

Looking for a
great career?
Check us out!

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

Making the *Most* of Your Visions Account

Your membership comes with a lot of value, but are you taking advantage of everything you could? Here are three simple ways to make the most of your Visions relationship.

Set up direct deposit

If you don't already have direct deposit, you're missing out. Unlike paper checks – which can be lost or delayed in the mail – direct deposit gives you predictable payouts for your payroll, social security, and more. Plus, there are no check holds for direct deposit, meaning you have immediate access to your funds.

Setting up direct deposit is as easy as submitting your account number and Visions routing number (221375378). Don't know your account number? Just stop by your local office or call our Contact Center at 800.242.2120 to receive a form.

Connect with a credit expert

Whether you want to consolidate payments or build your credit, our experts are here to help.

Consider sitting down with a loan advisor to go over your credit report. They're trained to examine your situation and make recommendations that work for you, from buying a new home to financing your first car. Plus, our members have access to great rates and terms you're not likely to find anywhere else, making that expert advice even more valuable.

Go digital

Digital banking makes managing your accounts easy, whether you're at work, home, or on the road. You can check your balances, make transfers, deposit checks, control your cards, and even apply for a loan! That's not even counting eStatements, member-to-member transfers, and a fully integrated Bill Pay system.

The next time you need to mail a check or transfer money before dinner, consider using online or mobile banking. Don't have the app yet? Just search for Visions FCU Mobile in your device's app store. You can see more great digital banking features on page 8.



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 Reading, PA office:

"A member came in this winter who had unfortunately been living without heat or hot water for 10 days. She was worried that her limited credit would mean she wouldn't be approved for the loan, but we were able to get her financed after all, and even set her up with a new credit card to help her cover future emergencies!"

Smart Money Moves for Young Adults

From high school to college to the “real world” – smart money moves can really pay off

Graduating from high school is exciting, but it can also be overwhelming. Suddenly, it seems like the whole world opens up overnight. With relaxed curfews, college, trade schools, and work, it can be a lot to take in. More than anything, though, it's the transition from teenager to adulthood that can seem the most daunting – especially when it comes to money.

Chances are, you're kissing your allowance goodbye and relying more on yourself, so here are some simple steps you can take to stay on track.

Open a checking account

Whether it's checks from a graduation party or direct deposit from your first job, you're going to need a place to put your money. Most graduating seniors find our [Flex Checking account](#) to be the best fit. There are no minimum balance requirements or transaction limits, and a convenient debit card makes purchasing easy. Just be careful not to overdraw your account, however, which leads us to our next point...

Figure out where your money is going

There's fun money, savings money, and bill money, and no – they're not all created equally. Learning to prioritize your savings and spending will help you stay out of trouble and avoid costly overdraft fees. Remember: if you don't have it in your account, you can't afford it.

Thankfully, budgeting today is easier than ever before. While you can use an actual checkbook register, a smarter move is to download the [Visions FCU Mobile app](#) to check your accounts in real time. From there, you can categorize your expenses by type – from rent, utilities, food, and even savings.

Pay yourself

One of the easiest ways to start saving is to treat it like an expense of its own. Think of it this way: whenever you get paid or receive a check from your parents, you should automatically put a portion of it in your [savings account](#). That way, you're consistently building up an emergency or opportunity fund for whenever you need it. Plus, if you get direct deposit, you can set up recurring allocations by filling out an allocation card – just speak with a representative for details.

Consider building your credit (carefully)

It's never too early to start building a solid credit history, but the key here is to keep it solid. That means making purchases and payments responsibly while avoiding going over your limits.

You may not qualify right away on your own, but you can still consider applying for a [secured credit card](#), a credit building loan, or even discuss coborrowing options with your family. Remember an earlier point, though: if you don't have it in your account, you can't afford it – and that goes doubly so with a joint credit line.


Look for affordable college financing

Grants, scholarships, FAFSAs, and student loans – these are the cornerstones of college financing. A good rule of thumb is to always maximize your “free” money first, then apply for student loans to make up the difference. Remember that Visions partners with [Student Choice](#) to provide student loans for qualifying individuals – just visit visionsfcu.org/studentloans for more information.

Stick to it

Life happens, situations change, and what works for you today won't necessarily work for you tomorrow. It's important to [review your financial situation](#) at least annually, but don't be afraid to make adjustments whenever it makes sense. With a little time and a little practice, you'll be focusing less on your money and more on enjoying your life.

**Need more advice on how to get started?
Visit your local branch or call 800.242.2120**



Make Your Plans *Easier* with a Beneficiary Account

Estate planning doesn't have to be complicated. Consider a beneficiary account (or Totten trust) for example. Unlike a formal will or legal trust, a beneficiary account is a flexible option that lets you make changes whenever you like – from changing your beneficiaries, moving around funds, and more.

Here's how they work:

- Accounts are set up in the trustee's social security number
- Each account has its own beneficiary
- The trustee can make deposits, withdrawals, or close the account at any time
- Beneficiaries have no access to the account until the trustee passes away
- A beneficiary account avoids probate
- Funds are distributed at time of death as long as we have a death certificate
- No attorneys are necessary

Beneficiary accounts make estate planning simple, flexible, and convenient. There's no need to add someone joint to your account, no need to involve an attorney, and you gain the peace of mind that your assets are handled according to your wishes. Best of all, opening a beneficiary account is easy – just stop by your local office!



Visions is excited to announce our next **six-game series** between two of our regions' Minor League baseball teams!

Save the Dates!

Binghamton, NY: July 16, 2019

Reading, PA: July 23, 2019

- Visions will donate **\$2,500** to the winning team's charity of choice
- Includes **Visions Night** at both stadiums, with free admission for Visions members who pick up a voucher

**Free ticket vouchers will be available at
Binghamton area and Reading area offices.**

New Baby, New Budget

Financial tips for new parents

Whether you've got a baby on the way or you're already changing diapers, use these tips to keep yourself on track.



Adjust your budget (and keep adjusting it)

Let's face it: adding a new member to your family is a significant expense. Take daycare costs, for example. Depending on where you live, you could be looking at around \$10,000 per year. That's not even counting the cost of essentials like food, clothes, and diapers – all of which can really add up.

Consider opening **additional savings accounts** to separate your expenses, and remember that budgeting isn't a one-and-done activity. You should review your budget at least annually, especially with major life changes.

Review your insurance policies

Make sure you call your insurance provider before you bring your baby home. Most health insurance companies allow only 30 days from birth to add your child to your policy. Plus, depending on your plan, it may be best to separate your insurance from your spouse's to save the most money.

Don't forget about supplemental insurance plans, either, like life and accident insurance. These plans can give you valuable peace of mind in the event of the unexpected, and Visions partners with various insurance providers to give you discounted rates. Check out what we have to offer at visionsfcu.org/insurance.

Get their savings started

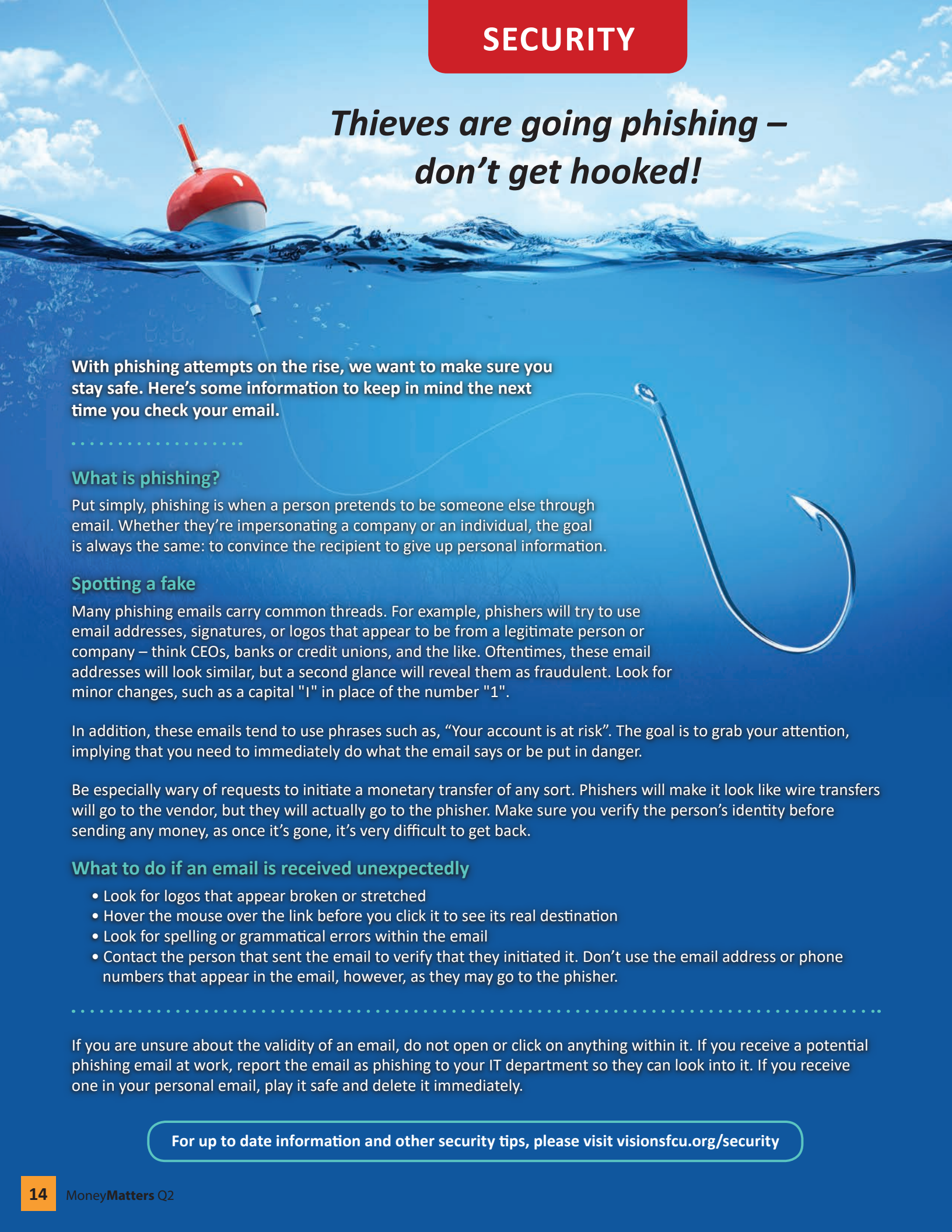
It's never too early to start saving for your child's future, so why not open them an account? With as little as \$25, you can get your child off on the right financial foot, and there's no better time than **Youth Month** to open an account. Check out April's promotion on page 3 to learn more!

Plan for college and beyond

College is expensive, and it's certainly not getting cheaper. Consider starting a **529 College Savings Plan**. A starting contribution of only \$10-20 per paycheck can really add up by the time your little one turns 18. You can also encourage family and friends to add to it in lieu of gifts for special occasions – think birthdays, holidays, etc.

While raising a child can be costly, taking the time to recalibrate your budget can save you in the long run. From savings and educational accounts to money-saving loans, we've got a bit of everything to help you stretch your dollars further. Stop by your local office or call us at 800.242.2120 to learn more.

Thieves are going phishing – don't get hooked!



With phishing attempts on the rise, we want to make sure you stay safe. Here's some information to keep in mind the next time you check your email.

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What is phishing?

Put simply, phishing is when a person pretends to be someone else through email. Whether they're impersonating a company or an individual, the goal is always the same: to convince the recipient to give up personal information.

Spotting a fake

Many phishing emails carry common threads. For example, phishers will try to use email addresses, signatures, or logos that appear to be from a legitimate person or company – think CEOs, banks or credit unions, and the like. Oftentimes, these email addresses will look similar, but a second glance will reveal them as fraudulent. Look for minor changes, such as a capital "I" in place of the number "1".

In addition, these emails tend to use phrases such as, "Your account is at risk". The goal is to grab your attention, implying that you need to immediately do what the email says or be put in danger.

Be especially wary of requests to initiate a monetary transfer of any sort. Phishers will make it look like wire transfers will go to the vendor, but they will actually go to the phisher. Make sure you verify the person's identity before sending any money, as once it's gone, it's very difficult to get back.

What to do if an email is received unexpectedly

- Look for logos that appear broken or stretched
 - Hover the mouse over the link before you click it to see its real destination
 - Look for spelling or grammatical errors within the email
 - Contact the person that sent the email to verify that they initiated it. Don't use the email address or phone numbers that appear in the email, however, as they may go to the phisher.
-

If you are unsure about the validity of an email, do not open or click on anything within it. If you receive a potential phishing email at work, report the email as phishing to your IT department so they can look into it. If you receive one in your personal email, play it safe and delete it immediately.

For up to date information and other security tips, please visit visionsfcu.org/security

Calling in? *Skip the wait!*

No one likes being on hold when they just want something simple, which is why we've introduced **Smart Info** to our Contact Center.

With Smart Info, you can easily check your:

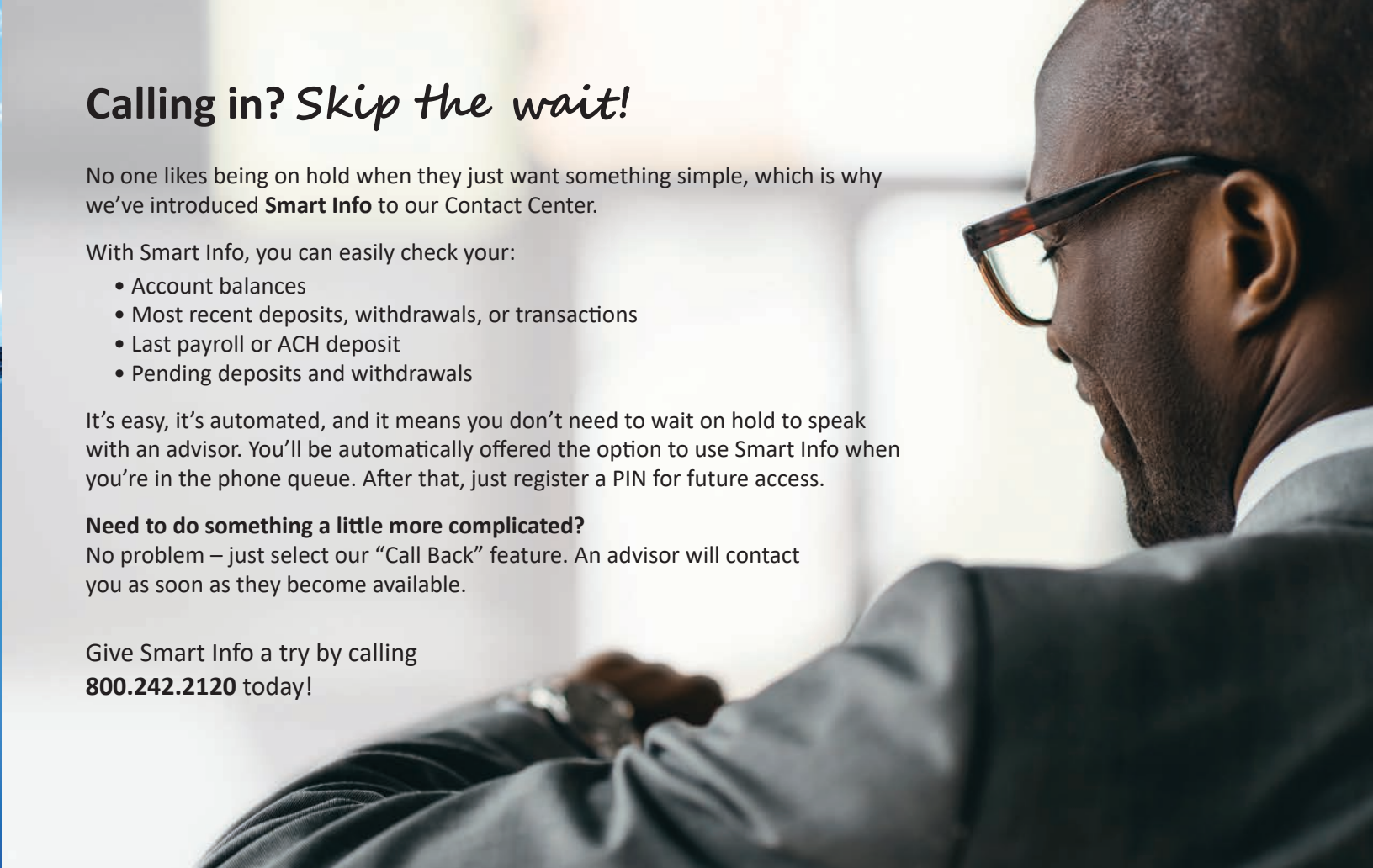
- Account balances
- Most recent deposits, withdrawals, or transactions
- Last payroll or ACH deposit
- Pending deposits and withdrawals

It's easy, it's automated, and it means you don't need to wait on hold to speak with an advisor. You'll be automatically offered the option to use Smart Info when you're in the phone queue. After that, just register a PIN for future access.

Need to do something a little more complicated?

No problem – just select our “Call Back” feature. An advisor will contact you as soon as they become available.

Give Smart Info a try by calling
800.242.2120 today!



Tuition, books, housing, food, gas, laptop – there are plenty of costs that scholarships, grants, and government loans don't cover, and most students need help filling the gaps.

We want to help scholars and parents understand all their options and choose those that work best for them. That's why we've partnered with Student Choice to offer lending solutions designed to meet your specific needs.

Why choose Student Choice?

- Zero origination or prepayment fees
- Low interest rates
- Option to defer all payments while in school
- Possible funding through your entire college career
- Flexible repayment terms
- Low rates and fewer fees that could save hundreds of dollars per year

**YOU chose your college.
NOW choose your loan.**

Learn more about this great option
by visiting visionsfcu.org/studentloans

Investing for Your Later Years?

Think asset preservation but don't forget growth

After years of investing for retirement and other goals, you may have accumulated a substantial portfolio. If you're approaching or already enjoying retirement, there are important steps that you can take to help ensure that your investment plan – and your nest egg – is on track for your Golden Years.

1 Reassess your income needs and portfolio

A few years before a planned retirement, it's important to know where your money will come from and how much you'll need. It's number crunching time. Figure out how much income you will receive from Social Security, a pension plan, and personal savings and investments. Weigh your anticipated income against your estimated living expenses; be sure to pad your estimate to account for unexpected events or market drops. Do the two match up? If not, review your portfolio with a qualified financial professional.

2 Hedge against inflation

Your investment focus will probably shift from growth to income in your later years. Naturally, you want to help protect your nest egg from market volatility. But that doesn't mean moving your portfolio's entire stock allocation into less risky holdings – like bonds and cash. People are living longer, increasing the risk that some will outlive their money. You may want to gradually shift some stock investments into more liquid, income-oriented investments. However, it may be important to keep part of your portfolio in growth-oriented investments – stocks and stock funds – to give your portfolio the potential to outpace inflation.

continued on page 17

Making a difference in the Capitol and at home

It's not just Visions that's passionate about credit union advocacy – our employees are, too. Several of our staff members make direct payroll contributions to NAFCU PAC (the National Association of Federal Credit Unions Political Action Committee). NAFCU PAC is a bipartisan organization that works with credit unions and politicians alike to pursue consumer- and credit union-friendly legislation.

In addition to its advocacy efforts, NAFCU PAC believes in giving back to its communities. Their "I Heart My Match" program matches our employees' donations dollar for dollar, then disburses the funds to local Children's Miracle Network hospitals.

This year, we raised over **\$13,700**, presenting the funds to Upstate Golisano Hospital in Syracuse, NY and CMN Penn State Hospital in Hershey, PA. The funds we raised will help children in our communities receive access to much-needed medical and quality of life care.

POLITICAL



3 Protect what you've achieved

A solid financial plan also includes estate planning to help preserve assets for your heirs. "I'm all set," you say. "I've drawn up a will." A comprehensive and effective estate plan often involves a variety of tools in addition to wills, including trusts and different types of insurance. Talk with an attorney about your specific needs.

After a lifetime of investing, make sure that your financial plan is on target in your later years. Annual reviews of your portfolio with a qualified financial professional can help you pursue your objectives and spot potential problems before they occur.

Investing involves risks including possible loss of principal. No investment strategy or risk management technique can guarantee return or eliminate risk in all market environments.

Required Attribution

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Not NCUA Insured Not Credit Union Guaranteed May Lose Value
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LPL Tracking #1-821955

Upcoming FREE Seminar:

"Social Security, Medicare, and Your Retirement"

Thursday, May 16th

2:00 p.m. - 4:00 p.m. **OR** 6:30 p.m. - 8:30 p.m.

Riverdale Banquet Hall

2901 Watson Blvd • Endwell, NY 13760

RSVP by calling 800.242.2120 ext. 10469

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes.

VISIONS
INVESTMENT SERVICES

ADVOCACY



Looking ahead to the rest of 2019, our advocacy efforts include educating new legislators on what's important to our members, maintaining the credit union tax-exempt status, establishing strong national data security standards, and continuing to fight for housing and regulatory reform.

For up to date information on our current advocacy efforts, visit our website at visionsfcu.org/advocacy.

NEED TO *Know*

Visions Needs *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 credit union 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. Applicants are subject to a credit check.

For complete details, contact Edward Butler at **800.242.2120, ext. 10618**, or complete a volunteer application (available on our website or at any branch) and drop it off at your local office to his attention.

Visions has 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.

Service Charge Schedule Change

Effective June 1, 2019, the service charge for Abandoned Property will be \$50.



SAVE THE DATE Special Events

Kirby Easter Party

Friday, April 12 • 6:00 p.m. - 8:00 p.m.

Discovery Center • 60 Morgan Rd • Binghamton, NY 13903

Carpenter Fellowship Club Easter Egg Hunt in Partnership with Visions

Saturday, April 20 • 10:00 a.m. • Jim Dietrich Park

4899 Stoudts Ferry Bridge Rd • Reading, PA 19605

For children 12 years old and under of all Carpenter employees, retirees, and Visions members.

Endicott Shred Event - FREE!*

Saturday, April 27 • 9:00 a.m. - noon

Huron Parking Lot on Monroe St • Endicott, NY 13760

Tioga County Fairgrounds Shred Event - FREE!*

Saturday, May 11 • 9:00 a.m. - noon

1 Main St • Owego, NY 13827

Chemung County Fairgrounds Shred Event - FREE!*

Saturday, May 18 • 9:00 a.m. - noon

170 Fairview Rd • Horseheads, NY 14845

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

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

Expulsion Notice

A special meeting for credit union members will be held at 4:30 p.m. on Wednesday, June 19, 2019 at Visions Headquarters, 3301 Country Club Road, Endwell, NY.

The purpose of the meeting is to vote on expelling from membership any member who has caused an unreimbursed loss to the credit union of \$250 or more since January 1, 1994. No other business may be transacted at this meeting.

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.



OFFICE CLOSINGS

Mark Your Calendars

May 27	Memorial Day	Monday	All Offices Closed
July 4	Independence Day	Thursday	All Offices Closed

Get Ready!

The 2nd Annual

4 on the 4th

Road Race will be held on July 4, 2019!

A **NEW** 4-mile course starting and finishing
at **Visions Headquarters**

3301 Country Club Rd • Endwell, NY 13760

Sign up at runsignup.com/4onthe4th

All Visions members receive a \$5 discount!



2019 Charity Partner: The John Mack Foundation

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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Exciting News for PIN Changes

Forgot your PIN? No problem!

Nothing's worse than forgetting your PIN, so we've made resetting it easy.

Here's what you do:

1. Call our Contact Center at **800.242.2120** to have a representative reset your PIN
2. Call the card activation line at **833.224.5785**. Select option 1, reactivate your card, and enter your new PIN

That's it! No need to rush to a branch during the day – just quick, convenient access to your accounts when you need it most.

Advice for setting a new PIN

- Don't use birthdays or anniversaries
- Don't use the last four of your Social Security number
- Don't use sequential numbers (ex: 1234)
- Avoid using your phone number
- Avoid writing it down on paper

