

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

MoneyMatters



Why a Visions *Credit Card* Deserves a Spot in Your Wallet

12 reasons why a credit card from Visions is one of the best

Take **Digital Security** Into Your Own Hands

Important security tips for digital banking

Security: Highly Visible Targets

Find out if you're susceptible to spear phishing schemes

Department Spotlight: **Community Development**

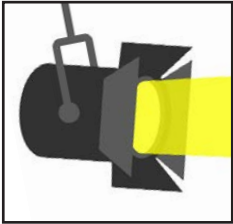
See how this important team fosters an environment of giving at Visions

Visions Investment Services: **Virtual Seminars** Coming Soon!

Free webinars throughout the year will be available for our clients and members

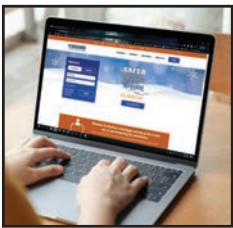
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FEDERAL CREDIT UNION

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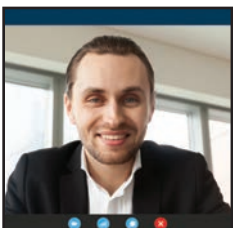
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Money matters to **people**. People matter to **us**.

Happy New Year!

Numbers to Know

Phone numbers, account numbers, and routing numbers – oh my!
Take the guesswork out of which numbers to use with this handy reference.

Routing Number: 221375378

Main Phone Number: 800.242.2120

Debit and Credit Card Number: 833.224.5785

(for Card Activations, Lost/Stolen Support, Fraud/Disputes, and PIN Changes)

Visa® Platinum and Elite – Rewards Number: 888.211.8384



Important Tax Reminder

You have until tax filing day,
Thursday, April 15, 2021, to make
contributions to your IRA for 2020.

Open and/or contribute to a
Visions IRA today to make the most
of your potential tax benefits.

Direct Deposit Your Tax Refund in 3 Easy Steps!

- 1 What is my Visions FCU routing number? **221375378**
- 2 Where is my account number?
Top right of your Visions statement
Note: **DO NOT** add the account suffix – only use your account number
- 3 Choose Savings or Checking on the
Direct Deposit Form

Account Number:
XXXXXXXX
Statement Period
12/01/2020 thru
12/31/2020



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.



Visions hosted a "Making Strides Mini Event" at the Endwell, NY Headquarters where five of our employee survivors led a walk around the parking lot in celebration of overcoming breast cancer. Funds raised at the event totaled over \$5,000!



Visions presented a \$10,000 grant to the **Center for Prevention and Counseling** in Newton, NJ for their Taking Flight to Change Summit. This event teams up middle schoolers and high schoolers to create an action plan to improve their school climate and reduce bullying and its effects.



As a random act of kindness, Visions donated 80 packages of hats, gloves, scarves, and masks to students in need at **John James Audubon School No. 33**, part of the Rochester City School District.

Employee Volunteer Spotlight

Larysa G. Branch Manager



"I have been actively volunteering with Meals on Wheels in Bergen County, NJ for the last couple years, delivering food to those in need. I have also been working with my church to teach English to immigrants, particularly those from the former Soviet Union. We used to do it in person, but now we've been able to shift everything online."

Why do you volunteer?

"When I came to the United States 23 years ago, I had a hard time adjusting to the environment and everything else. It was with the help of others and my church that I was

able to build my resume, adapt to the culture, and learn the language. Now that I've established myself, I feel the need to give back to my country and community. I just want to help those who cannot help themselves."

Visions donated \$250 to Larysa's nonprofit organization of choice –



MEALS on WHEELS

Bergen County, NJ



Little HEROES

Positive change begins with little steps

2020 reinforced that there are heroes everywhere. Individuals willing to stand up and do what they can to make this world a better place. We honored them last year with our Heart of a Hero feature – more at visionsfcu.org/heroes – but now we're shifting our attention to a group sometimes overlooked: children making a difference.

We've been inspired by stories of those 12 and under helping their communities, and we want to spotlight them and help them in their efforts.

Introducing: Little Heroes

We're looking for stories of kids 12 and under making a difference in their communities. Parents and guardians can nominate their children – Visions members or not – and we'll pick a monthly winner and help them with their cause.

Whether it's a monetary donation, a gift card or items to help with their cause – or even a custom-designed logo for their project – we'll do our best to help shine a light on what they do and help them make a difference.

Kirby Kangaroo, our youth mascot, is excited to lead the charge and celebrate with these deserving youth!

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 1st 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.

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 wellbeing. 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 SUNY Broome, NY office:

"I was on a courtesy outreach call with a member and we began talking about her loan. She had just made a large payment in hopes of pushing her payment ahead as she had just been laid off due to COVID-19. In looking at her account, I realized that she had Involuntary Unemployment Debt Protection on her loan. She had completely forgotten about it and we were able to connect her with a representative to cover her payments. She was so relieved to find out she had this protection on her loan – even though she forgot about it!"





Check out our new Muhlenberg office!

Located at:

4245 N. 5th St. Hwy
Temple, PA 19560

Hours:

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

Drive up service now available at JC Pavilion and University Center offices!

You asked, we listened! We have expanded our drive up teller service offerings to two new locations:



JC Pavilion

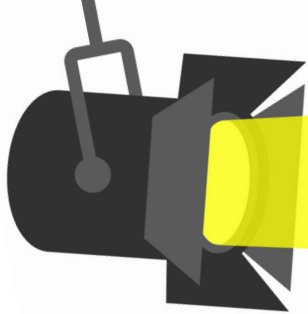
100 Pavilion Rd • Johnson City, NY 13790



University Center

4700 Vestal Parkway East • Vestal, NY 13850

Drive up service is quick, convenient, and secure. Simply drive up to the terminal and one of our employees can assist you through the attached video screen – all from the comfort of your own vehicle.



DEPARTMENT SPOTLIGHT:

Community Development

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. We want to share the great things our employees do, starting this quarter with our Community Development team.

You might have noticed that giving back is kind of our thing. It's not just rates and dividends, though – we give of our time and money, too.

Our Community Development team helps make this possible. They manage our Visions Cares program – something we highlighted on page 4. Through sponsorships, grants, and in kind donations, we give back more than \$1 million every year across our three-state footprint. They also steward the Visions Loves Educators program, providing funding for classroom projects not covered by school budgets.

More than anything, though, they work to foster an environment of giving. They organize our employees and provide them with volunteer opportunities across New Jersey, New York, and Pennsylvania.

Whether it's employee-led fundraisers or boots on the ground volunteerism, the Community Development team catalogs opportunities and rewards employees for their commitment to making the world a better place.

To learn more about some of the things our team does, visit visionsfcu.org/cares.

Want to join our team?

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

Visions Federal Credit Union is an equal opportunity employer whose goal is to achieve a positive work atmosphere while encouraging a healthy work/life balance.

M/F Disabled and Vet EEO/AA Employer

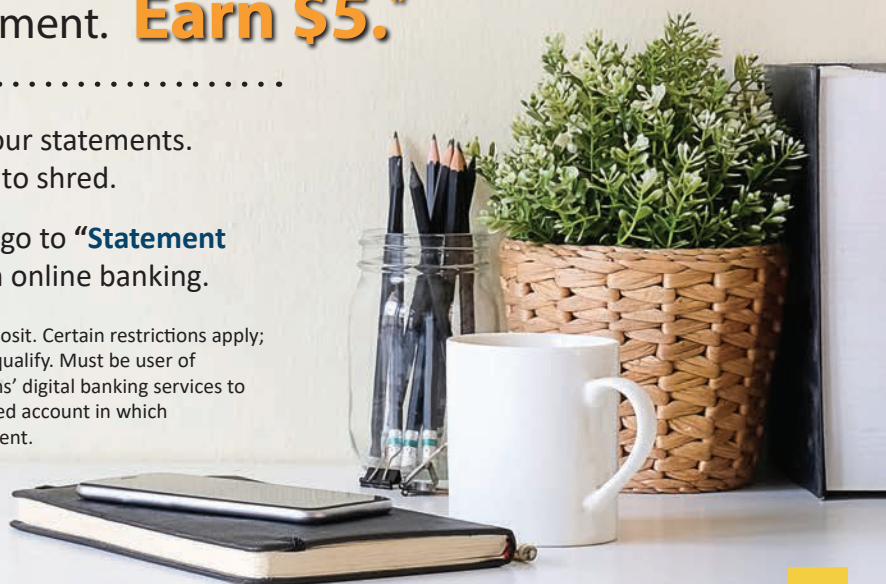


Prevent clutter. Help the environment. Earn \$5.*

eStatements are the easy, secure way to get your statements. Nothing to keep track of, nothing to lose, nothing to shred.

Sign up for eStatements today and earn \$5!* Just go to “**Statement Delivery Preferences**” under the “**Services**” tab in online banking.

*Visions Federal Credit Union membership required with \$1 minimum deposit. Certain restrictions apply; ask for membership eligibility details. Must be 18 years of age or older to qualify. Must be user of Visions' digital banking services. User must enroll in eStatements via Visions' digital banking services to qualify for bonus. Bonus will be deposited into primary savings of associated account in which eStatements were enrolled within 10 business days of eStatement enrollment. Offer ineligible for members currently enrolled in eStatements or who have unenrolled and reenrolled within last 12 months. Must have valid US Social Security number to qualify. Bonus may be reportable for tax purposes. Offer subject to change or expire without notice. Federally insured by NCUA.



ALL THINGS DIGITAL

*What's new in
digital banking?*

Take Digital Security Into Your Own Hands

With more members than ever enjoying the benefits of digital banking, we wanted to share some important security tips.



Update – and strengthen – your passwords

It's a good idea to change your passwords at least once per year – even better to make them unique across platforms. Commit to a password with every new year and avoid using common phrases or dates that are important to you. Instead, create a long, complex password with varying capitalizations and special symbols to make it harder for hackers to determine.



Take advantage of biometric login

The Visions FCU Mobile app lets you sign in using Touch ID or Face ID, available on select Apple and Android devices. To enable it, select "Security Preferences" from the "Settings" tab when you're logged in. Then, toggle the "Touch ID / Face ID" tab to finish setting it up. The next time you log in, it's as simple as a scan of your face or fingerprint.



Utilize card controls

Have you lost your card? Report it using the Card Controls feature. Available in online and mobile banking, this convenient option lets you view your credit and debit cards and deactivate them from the comfort of your own home. You can set up Travel Notifications for future trips, too, ensuring that your card isn't locked for suspicious activity.

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.

Did you know about **Share secured credit cards**?

Chances are you know about our credit cards – if not, check out the next page – but did you know that we have secured options, too?

A share secured card uses the money in your account as collateral for your credit line. That means you and your lender are covered in the event of default.

Because of this, a share secured credit card is a great option for those looking to **build or rebuild** their credit. After all, a lender is more likely to lend money to someone if they know they'll be paid back.

Here's how it works: the money you agree to set aside on a voluntary hold becomes the basis of your credit limit. So, if you agree to a \$500 voluntary hold in your account, that means you have access to a \$500 credit line. The money on hold is still yours, you just can't access it. After a time – perhaps a year or two – in which you have consistently made your payments, you may qualify for an unsecured card and have your money released from its hold.

Ask a representative today to see if this credit building solution is right for you!



Update to Same Day ACH

You are likely familiar with ACH – or Automatic Clearing House – transactions, even if you don't know the name. ACH allows for both credits and debits to your account, meaning it's used for everything from direct deposit to paying your utility bill online.

Traditional ACH transactions take a few days to process, but beginning in 2017, ACH was updated to allow same day transaction processing. While not instantaneous, these transactions can now be processed more efficiently.

Beginning March 19th, the Same Day ACH cutoff time will be expanded to 6 pm.



So, what does this mean for you?

Let's say you go online to your utility company's website to pay your bill. If the company utilizes Same Day ACH processing, it's entirely possible that those funds could be removed from your account as late as 6 pm starting March 19th (note that ACH transactions are still only processed on non-holiday weekdays).

Whether a transaction is posted as Same Day ACH is entirely up to the originator – meaning your utility provider or employer makes the determination, not Visions. If you continue to use your account as you always have – such as not authorizing withdrawals without available funds – then this process should have a minimal impact on you.

You'll still enjoy the benefits of ACH, just a little quicker.



Why a **Visions credit card** deserves a spot in your wallet

There are countless credit cards out there. Here's why a card from Visions is one of the best.

Convenience

Two great options and your choice of design

We offer two credit cards: our VISA Elite and Platinum. Here's how the two cards break down:

Platinum benefits:

- ✓ Reward levels up to 1% back
- ✓ Points redeemable for three years
- ✓ Merchandise rewards
- ✓ Merchant gift cards and VISA prepaid gift cards rewards
- ✓ Travel rewards
- ✓ Cash back rewards
- ✓ Pay with points option
- ✓ \$1,000,000 Worldwide Automatic Travel Accident and Baggage Delay Insurance
- ✓ Travel and Emergency Assistance Services
- ✓ Extended Warranty Protection
- ✓ Theft Only Purchase Security
- ✓ NortonLifeLock – Coming soon!
- ✓ Postmates discount – Coming soon!
- ✓ \$0 annual fee

Elite Benefits – Includes ALL the Platinum card benefits, PLUS:

- ✓ Reward levels up to 2% back
- ✓ Points redeemable for five years
- ✓ Special bonus rewards
- ✓ Lost Luggage Reimbursement
- ✓ *No foreign transaction fees
- ✓ A Low \$40.00 Annual Fee

**ISA fees to be rebated at month end*

Online or in person applications

Don't want to come in? No problem. You can conveniently and securely apply for a credit card online at lending.visionsfcu.org – or through the Visions FCU Mobile app! Best of all, the entire process is available from start to finish online.

Automatic payment options

Did you know you can set up automatic payments from your Visions account or even from an account at another institution? You're free to set up the minimum payment, statement balance, or even a designated amount of your choice.

Credit building option

Are you a first time borrower or looking to rebuild your credit? A share secured credit card might be right for you. More details on page 9.

Savings

Lower Annual Percentage Rates

The average credit card rate hovers around 16% APR, and store cards can be in the 20s or higher! On the other hand, our Platinum and Elite cards start with rates in the single digits, depending on your creditworthiness. That means huge savings for those who carry a balance from month to month.

0% balance transfer fee

Speaking of lower rates, our Platinum and Elite cards let you transfer an existing credit card balance right to your Visions card, allowing you to take advantage right away.

Rewards!

Both of our credit cards feature great rewards programs, redeemable for everything from merchandise to gift cards to charitable donations and even cash back. Points are easy to redeem in online banking – just select your card in online or mobile banking, click “Details”, and scroll down to access your rewards.

Security

Mobile wallet payments

Our cards support your favorite mobile wallet, whether it's Apple Pay, Samsung Pay, or even Google Pay. These secure, convenient payment options can be used at many online retailers or in stores that accept wireless payment options. Best of all, your card information is encrypted and most payments require biometric access, making it more secure than ever. Learn more at visionsfcu.org/mobilepayments.

Tap to pay

Our cards feature wireless payment technology, meaning you can simply tap and go at participating merchants. This reduces the risk of potential card skimming. Just look for the NFC symbol at checkout.

Online account monitoring

Checking your balance and limit is easy with online banking or our mobile app. Use these resources for real time information on pending charges.

VISA Purchase Alerts

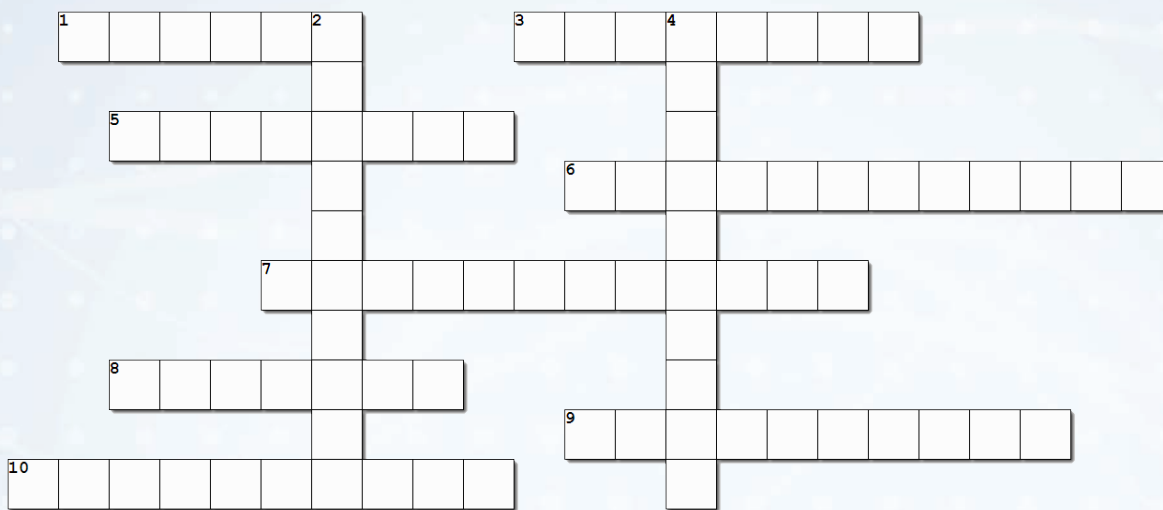
For an added layer of security, sign up for VISA Purchase Alerts. Purchase Alerts let you know of charges made over a certain amount, when your card is used outside the United States, or even if a charge is processed online or over the phone. You can also receive notifications for declined transactions and pending credits. Setting them up is a quick, three step process. Just go to visa.com/purchasealerts.

Card Controls

Your security is in your hands with our Card Controls. Learn more about this great feature on page 8.

Would you like to know more?

Stop by your local office, call us at 800.242.2120, or visit visionsfcu.org/creditcards.



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, Q4 WINNERS!

Jamie B. Roberto C. Gerard G. Sarah L. Pamela Z.
Palm Harbor, FL Fort Lee, NJ Endwell, NY Afton, NY Emmaus, PA

Thank you to all our members who participated.

*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 1/31/21; no alternate methods of entry apply. Limit (1) entry per person. Winners will be chosen at random; odds of winning based on total number of entries. Winners may only win one prize. Winners will be notified by mail by 2/26/21. 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.

Across

1. The Community Development team is responsible for sponsorships, donations, and _____ donations (two words)
3. Spear _____ is a targeted, online scam
5. Our youth mascot is Kirby _____
6. We have eliminated the \$20 _____ fee for credit cards (three words)
7. Visions has two scholarship programs: Veterans and _____ (two words)
8. A VISA Elite card offers lost _____ reimbursement
9. A Successor Trustee can help manage your trust in case of death or _____
10. Share secured credit cards use the money in your account as _____ for your credit line

Down

2. Card Controls lets you _____ your cards if they are lost or stolen
4. The new cutoff time for _____ is 6 pm (three words)



Guaranteed Asset Protection (GAP) with Auto Deductible Reimbursement (ADR)

In the event you incur a total loss on your vehicle, GAP will pay the deficiency balance between your insurance valuation settlement and the balance remaining on your vehicle loan (stipulations involved).

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

Mechanical Breakdown Protection (MBP)

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

Visit your neighborhood office or visionsfcu.org/autoloans to discover how these products can help protect your vehicle and save you money.

SECURITY



With more of us going on social media every day, it's important that the information we share is shared properly and securely. That's because being highly visible online makes you far more susceptible to spear phishing attacks.

Spear phishing is a targeted, online scam, wherein the scammer uses publicly available information to steal or corrupt your data. This could be in the form of installing malicious programs to your device or even tricking you into divulging your login information.

Lately, attackers have been spending more time searching the web and digging up information on their potential victims. Because of this, spear phishing schemes have been coming across as more relevant and realistic to the user, leaving them more susceptible to attack.

How they find you

Locating your contact information is surprisingly easy. Researchers report that almost 50% of all emails found to be linked to spear phishing attacks were first discovered off search engines.

After acquiring your email address, these scammers will take their research a step further, paying sources to collect even more data to use against you along with other publicly available information. Try searching for your name to see what you can find!

To be clear, sometimes you are in a position where your contact information needs to be publicly available, and this is understandable. However, this makes it especially important to monitor the way you interact with incoming emails.

What can you do?

Here are some easy ways to protect yourself:

- Add a password to your account to help protect it
- If you have already clicked a malicious link in a work email, you can still report it to your IT professional
- Only download updates from a trusted source
- Be mindful of what you post on social media and who can view your profile
- Always shred documents containing sensitive information
- Shield your device and login information from "shoulder surfers" when you're out in public
- Lock your devices and never leave documents or devices unattended

Above all, **be vigilant**. Your first line of defense is increasing your knowledge of scams, so visit visionsfcu.org/security for up to date tips. And, if you feel that you have revealed any personal information, give us a call at 800.242.2120 and we can help you take action.

Appoint Visions for Your Successor Trustee Services

Are you the trustee of your own, personal trust? If so, you must designate a successor trustee to continue the management of your trust in the event of your incapacity or death.

You can choose anyone to serve, such as a family member, a friend, or even a corporate trustee, like Visions Trust Department. By choosing Visions Trust Department, you'll earn the benefits of objectivity and the professional management of your trust assets. Best of all, you can designate Visions to serve alone or alongside another family member to help relieve them of burdens and responsibilities.

Our mission is to help protect your hard earned assets and to ensure that your beneficiaries are provided for according to your wishes. If you would like more information on how we can serve as a successor trustee for your trust, give us a call today.

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

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



Visions Salutes Scholarship

Each year, we make **five \$1,000** scholarships available to children of veteran members. This thank you to the veteran community is available for undergraduate or graduate study at an accredited U.S. college, vocational, or technical school.

Online applications are available **now through March 31.**

Apply online at visionsfcu.org/scholarships

Debt Protection with Life Plus

Does your family have a safety net if the unexpected hits?

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability, or involuntary unemployment could help protect your finances.

Life Plus adds protection for financially-stressful life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent.



	DEATH	DISABILITY	INVOLUNTARY UNEMPLOYMENT
WHAT HAPPENS:	Protected borrower passes away	A covered disability occurs due to injury or illness	A covered job loss occurs
IT CANCELS THIS: (up to the contract maximums)	Your payments or loan balance	Your loan payments	Your loan payments
YOU MAY BE ELIGIBLE IF YOU:	Have an eligible loan	Are a permanent employee who is actively working*	Are a permanent employee who is actively working*

This protection could cancel your loan balance or loan payments up to the contract maximums. Protect your loan payments today so you can worry less about tomorrow.

It's simple to apply for Debt Protection with Life Plus. It's voluntary and won't affect your loan approval. Call us at 800.242.2120 and ask about protecting your loan payments today.

*Your purchase of Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid. Unique ID & Copyright DP-3109083.1-0620-0622 © CUNA Mutual Group 2018, All Rights Reserved.



January 28th is Data Privacy Day – Are You Protected?

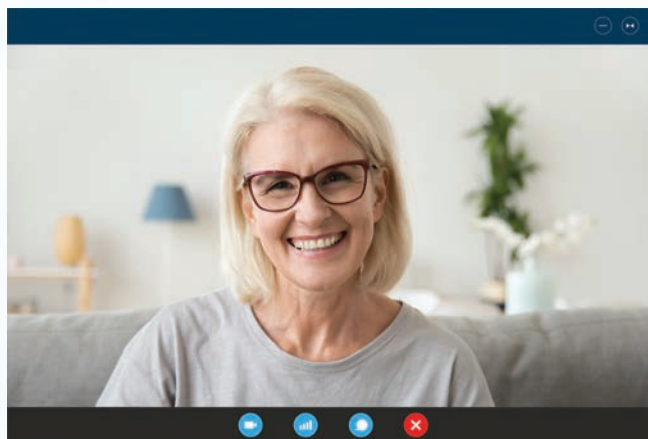
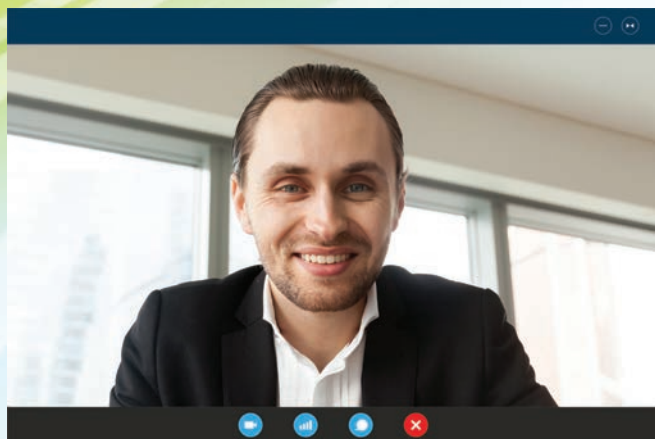
Data Privacy Day is an international effort to empower individuals and encourage businesses to respect privacy, safeguard data, and enable trust.

Do you know how your data is being shared? Talk with your family and friends about ways to stay safer online. Own your online presence and share with care.

**Personal Information is like money.
Value it. Protect it.**

VISIONS INVESTMENT SERVICES

Virtual Seminars *Coming Soon!*



Visions Investment Services missed you in 2020, but we are coming back virtually in 2021! We will be hosting a series of webinars throughout the year – all of them free for our clients and members.

Topics will include:

- Retirement Planning
- Social Security
- Individual Retirement Accounts (IRAs), Beneficiary IRAs, and Required Minimum Distributions (RMDs)
- Timely Economic Updates ...and more!

Have questions or want to make an appointment? Give us a call at 800.242.2120, ext. 10469.



To stay up to date on future webinars, visit our website at visionsfcu.org/investmentservices. From there, you can view our services, connect with our team, and even access your accounts.

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 #1-05081953
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Identifying your online accounts at Visions just got easier

The first step of money management is knowing where your money is. That's why nicknaming your shares is so convenient. Want to name your account "Car" to save for repairs? How about "Vacation" for your next getaway? No problem.

We're happy to announce that nicknamed shares will now display across digital banking, the ATMs, and your statement messages. To update your share names, select **Account Preferences** from the **Settings** tab. Click on your share to edit and save the way you want to!

For a member's primary shares and loans only. Cross authorized shares do not reflect nicknames at the ATM. Character lengths may differ across access channels.

VISIONS L♥VES EDUCATORS

We love the educators in our communities for all the passion they put into their jobs. We also understand that most put a lot of their own money into the classroom.

In fact, it's estimated that educators pay an average of \$450 out-of-pocket for items not covered by the school budget.

That's why we created the **Visions Loves Educators Classroom Funding Program**. Visions can award full funding (up to \$500) for projects submitted by educators at the elementary, middle, and high school levels.



Apply online at
VisionsLovesEducators.com



Visions Cares Scholarship

Online applications are available now through March 31.

Apply online at visionsfcu.org/scholarships

Visions membership required.

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.

NEED TO *Know*



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

*Visit visionsfcu.org/refer for full details.

Replacement Contactless Cards – Coming your way soon!

We want you to have a card with the latest, most secure payment technology. That's why we're in the process of reissuing all of our cards with NFC technology.

These new cards will feature convenient tap to pay functionality at participating merchants. Keep a look out for a new card in your mailbox – even if your expiration date isn't coming up soon.

Questions?

Call us at 800.242.2120.



SAVE THE DATE Special Events

You're Invited!

Visions Annual Meeting
Saturday, March 13

Time and location to be determined.

Visit visionsfcu.org/events for updates.

Great News!

We are happy to announce that we're eliminating the following fees beginning January 1, 2021:

- \$3 overdraft transfer fee from a savings share
- \$1 charge for using non-Visions ATMs more than six times per month*
- \$20 over-the-limit fee for credit cards

We hope you enjoy these changes and we will continue to look for ways to save you money in the future.

*Other institutions may still charge you for use.

Important Safety Note:

Anyone entering our branches must wear a proper face covering that covers your mouth and nose until further notice.



Thank you for doing your part to keep us all safe.



OFFICE CLOSINGS

Mark Your Calendars

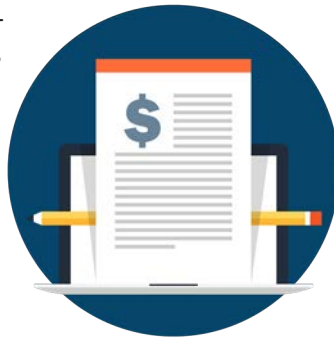
Jan. 18 Martin Luther King Jr. Day Monday All Offices Closed
Feb. 15 Presidents' Day Monday All Offices Closed

Money Talks – A New Financial Blog Series

We're proud to announce *Money Talks*, a new, first person, blog-style financial education series for young adults.

Featuring a host of contributors, readers can learn educational – and sometimes funny – lessons from people who have lived through the experiences themselves.

We'll be introducing new content regularly, so be sure to check out visionsfcu.org/moneytalks!



Prefer a digital copy?

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

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



Federally insured
by NCUA.



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VISIONS

FEDERAL CREDIT UNION

24 McKinley Ave • Endicott, NY 13760



Time to Take Control of Debt

Visions has all the tools you need to consolidate, reduce interest, and lower payments with local, personal attention you won't get from big lenders. You know what else you won't find at online banks? An actual person to sit down with you.

Visions not only has the products, but the people who know how to best use them.

If you're ready to make debt-free a priority, simply fill out the form online to get started. A real, live person will get in touch to talk about your particular situation and offer solutions.

Visions cares, so we make the conversation easy.

Get started today at visionsfcu.org/debtfree