

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

MoneyMatters

Sharing Visions to Increase Our Impact

How our growth helps you – and a \$200 cash bonus opportunity!

Investment Services

Introducing: Visions Wealth Management

How to Deposit and Save Your Tax Refund

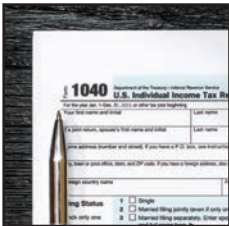
Ideas to make the most of your refund

Paying for College This Fall?

We'll help you explore your options for college financing

VISIONS
FEDERAL CREDIT UNION

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OUR VALUES

At Visions Federal Credit Union, we're an organization with Integrity that builds Community, provides exceptional Service to all, and continually earns your Trust.



SERVICE



INTEGRITY



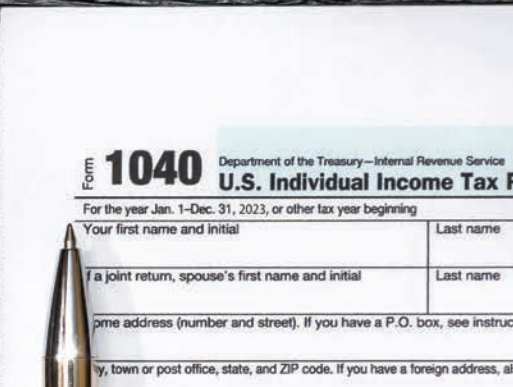
COMMUNITY



TRUST

How to Deposit and Save

Your Tax Refund



1

Skip the mail.

Paper checks can be delayed or intercepted in the mail, and plastic refund cards often come with restrictions or fees.

2

Choose direct deposit.

With direct deposit, your tax refund goes straight from the US Treasury into your account. That means it's quick, convenient, and accessible. Plus, it's easy to set up! (Details on page 10.)

3

Stop spending, start saving!

If you're thrilled about the cash, you could be tempted to spend it quickly. Before you do, make sure you have plenty of emergency savings to prepare for the unexpected. Experts suggest six months of living expenses as a healthy target.

To start saving for emergencies, open an extra savings account today. Ask a representative or simply click [Add a Share/Certificate](#) in digital banking to get started.

4

Boost your dividends.

Your savings can lead to earnings, especially when those savings are in the right account! Unless you'll need the funds soon, consider depositing your tax return into a share certificate – like our 12-Month Share Certificate Special featured on the back cover – and enjoying a higher rate of return than traditional savings and checking accounts.

5

Cut down debt.

If you have a financial wellness coach or debt counselor, seek their guidance when placing those funds. By using your refund to reduce debt, you might be able to improve your credit.

Refund or no refund, now's a great time to review your financial wellness. To get in touch with a nationally accredited counselor and discuss your financial goals, head to [visionsfcu.org/walletwellness](#).

This article is for informational purposes. Please seek tax advice from a tax professional.

We're committed to community!

Each community is unique. Visions Cares about them all, so we support hundreds of local causes throughout our three-state footprint. We're honored to have such incredible community partners to make an even greater impact on the areas we serve.



New York – Toys for Tots Challenge
Our Financial Wellness and Visions Cares teams challenged our high school interns to a storewide contest at Dick's House of Sport in Johnson City, NY. The event ended with a \$2,000 shop-a-thon for donations to Broome County Toys for Tots.



Pennsylvania – Habitat for Humanity of Berks County
Our team of volunteers spent a rewarding day building and preparing a home with Habitat for Humanity of Berks County.



New Jersey – United Way of Passaic County
During Military Appreciation Month, our volunteers in New Jersey prepared care packages with the United Way of Passaic County to send to those serving overseas.

To request grant funding, volunteers, or in-kind donations for your nonprofit, apply online at visionsfcu.org/cares.

Employee Volunteer Spotlight

"If you have a few hours to donate your free time, I highly suggest it! You never know who might be experiencing a difficult time within our community, and volunteering in a small way can mean so much."



Visions donated \$250 to Megan's nonprofit organization of choice:

Every Cat's Dream
everycatsdream.org

Why do you volunteer?

"My family has always enjoyed volunteering together in our community, so I've been volunteering as long as I can remember. I'm proud that it has become an important part of my life."

What are some ways you like to get involved?

"During the holiday season, my family has made it an annual tradition to volunteer with the United Way and my dad's employer, BAE Systems. We devote a full day to delivering Christmas trees, ornaments, and blankets to families within our community. It brings us together as a family while donating our time to a great cause."

Which charity would you like Visions Cares to donate to on your behalf?

"Being a cat mom, I choose Every Cat's Dream. I'm lucky enough to have adopted two strays into my home. This organization helps in so many ways, facilitating foster homes, adoptions, and their Trap Neuter Release program."



DID YOU REALLY GET A TEXT FROM VISIONS?



It may not have been us.

Visions members and non-members are receiving texts claiming to come from Visions. But how can you be sure it's us?

Keep these tips in mind the next time you receive a text message.

In general, look for a short code

A short code is a 5- or 6-digit phone number that comes through in place of a traditional 10-digit number as the sender of the text message.

One short code to know

We recommend putting **23618** in your contacts list as Visions Fraud Monitoring. That's our short code for verifying suspicious transactions.

Who should I contact if I'm worried about the authenticity of a Visions text message?

If you're in doubt, stop by your local office, call our Contact Center at **800.242.2120**, or go to visionsfcu.org.

Other security tips

- Avoid urgency: fraudulent messages are written to make you feel anxious, concerned, or compelled to act quickly. Just don't respond or click a link, and **NEVER** share your Secure Access Code for digital banking. When in doubt, don't respond
- Look for errors: fraudsters typically don't spell well. Watch out for misspelled words, grammatical errors, and inaccurate websites and links
- Verify the source: when in doubt, call or ask us
- Monitor your accounts: download the Visions FCU Mobile app or visit visionsfcu.org for 24/7 account monitoring

To protect your accounts, watch out for these scams and remember, we're here to help. Please call our Contact Center at the number above if your device, accounts, or private information may have been compromised. We'll discuss the circumstances and talk you through the next steps if necessary.

For more fraud prevention tips and resources, visit visionsfcu.org/security.

The Importance of
PRIMARY ELECTIONS

As citizens, we decide who runs for public office.

We're empowered to make this important decision during primary and presidential elections. Here's why primaries matter and how you can participate this spring.

Your vote can impact who runs for important offices, including the President of the United States, both parts of Congress, many of our judicial systems, governors, and even local positions in town councils or school boards. Ultimately, the candidates from each party who garner the most votes will become that political party's nominee in November's general election.

Within Visions' three-state footprint, this year's primaries and presidential caucuses are being held during April and June. Depending on the party you're registered with, you could have dozens of candidates to consider. It's the perfect time to learn who each candidate is and where they stand on issues that matter to you, your community, or your credit union and financial well-being.

To vote in the primary election, you must be registered to vote and may need to register to a particular political party. In some states, unaffiliated voters may be permitted to participate in primaries, too. Consider registering with the political party that more closely aligns with your views and check your state's website for guidelines or restrictions.

Voting strengthens our democracy and promotes your interests within the electoral process. It's one civic way to indicate that you're engaged in the political landscape and willing to make your voice heard. We encourage you to uplift your choice in the primary and general elections by participating in our democracy: register to vote, visit the polls, and support your favorite candidates, regardless of political party.

Check out creditunionsvote.com for voter registration, candidates, and other helpful information.



Investment Services

INTRODUCING: Visions Wealth Management

We're excited to announce that we are rebranding Visions Investment Services as

VISIONS
WEALTH MANAGEMENT



Why did we decide to rebrand?

We're celebrating 20 years of service, and we've come a long way! As a result of our evolution and growth over the past two decades, we've expanded our services. In addition to brokerage and mutual fund business, we can provide investment management and financial planning. Our new name reflects our broader offerings in comprehensive wealth management.

What else is changing?

Aside from our name, logo, and website – nothing changes! LPL Financial continues to be our broker-dealer, and you'll still receive the same great service you've come to expect from your financial advisor and our team of local professionals.

Find us online at visionsfcu.org/investmentservices to learn about our convenient financial services – serving Visions Federal Credit Union members and our communities.

As always, you can reach our team by calling **800.242.2120 ext. 10469**.

Also celebrating 20 years of service is Financial Consultant and CFP® Robert Bradley!

Rob has been on the wealth management team since its inception in 2004. Recently, he announced a new partnership with Financial Consultant Rachael Kettle, expanding his reach and service to our membership, his clients, and the community of Broome County, NY.

Thank you to Rob and Rachael for all you do!

Get in touch!

Call either Rachael or Rob to schedule a consultation today.



Robert Bradley
800.242.2120, ext. 10346



Rachael Kettle
800.242.2120, ext. 02108

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 Wealth Management **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Visions Wealth Management 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 Wealth Management. Securities and insurance offered through LPL and its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposit or Obligations	May Lose Value
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MANAGE YOUR MONEY IN DIGITAL BANKING

Moving money is easy with our automated transfer and payment options in **digital banking**. Convenient ways to manage your cash flow include:

Recurring payments

Click **Make A Payment** to pay on your Visions credit card, loan, or line of credit, then check the box to **Make this a recurring transaction**.

Multiple shares

Add a Share/Certificate allows you to open additional savings accounts at no cost. Then, use **Funds Transfer** to establish weekly, monthly, or annual transfers to help manage your budget and work towards your savings goals.

Linked accounts and contacts

For your accounts at other institutions, you can select **Add External Account** and follow the instructions for convenient External Transfers. Or, for personal payments to people you know, you can use our **Member-to-Member Transfer** feature or **Send Money with Zelle®**. Plus, all three features allow you to save accounts under a nickname to make future transfers even easier.

Bill Pay

Instead of mailing personal checks, open our **Bill Pay** feature and click **Add payee** to save your service providers and other payees for convenient future payments. Then, select **Pay now** to schedule your next payment.

CardSwap

If you're using a single card for payments on multiple accounts, start using **CardSwap** today. This free service enables you to change your preferred card across dozens of accounts – with the click of a button!

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These digital banking features – and more – can support your financial goals through the convenience of automation. Learn more at visionsfcu.org/digital.

If you need assistance with your transfers, payments, or online enrollment, please give our Contact Center a call at **800.242.2120**.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

LOOKING FOR OPTIONS TO SUPPORT YOUR BUSINESS?

Some of the options on this page are perfect for business and nonprofit accounts, too! For even more cash management solutions, visit visionsfcu.org/business.



Trust and Estate Services HERE FOR YOU

We offer trust and estate planning services to members like you and our team is committed to ensuring that your financial legacy thrives. In accordance with the fiduciary standard, we have a legal duty to act in your best interest.

As trustee or co-trustee, we'll administer your trust according to your terms, communicate often with beneficiaries, collect, appraise, and distribute assets, real estate, file taxes, and more. Here's how we could serve as trustee, co-trustee, or a related role in your estate plan.



Corporate Trustee

As your personal trustee, our organization will follow your estate plan as written, and we're regularly audited to ensure proper trust administration. Our team of fair, objective legal and investment professionals have an obligation to act in the best interest of your beneficiaries.



Co-Trustee

By naming us as corporate trustee along with an individual trustee, trusts can have both professional management and decision-making input from family.



Executor/Personal Representative

If you pass away without a will, you may be subject to probate. Instead of enduring the lengthy court process, we can settle your estate and distribute your assets to beneficiaries.



Agent for Trustee

Serving as trustee can be time-consuming and overwhelming. We're here so you're not alone in navigating legally complex details or difficult family conversations.



Guardian/Conservator

For those who can no longer manage their finances and care, we can fill the role of guardian or conservator.



Attorney in Fact

If you have no children or children in distant places, we can serve as your financial power of attorney to protect you from elder abuse.



Your peace of mind is always on our mind. Give us a call to schedule a meeting or email us at trust@visionsfcu.org to get started. Our Trust & Estate team will help you through the process.

Sharon Burghardt, CTFA
800.242.2120, ext. 10684

Laura Maerkl
800.242.2120, ext. 10805



Sharing Visions to Increase Our Impact

Why Our Growth Matters – and a \$200 Cash Bonus Opportunity!*

We want our financial cooperative to be as impactful as possible, which is where YOU come in.

By helping us grow, you're able to increase our impact, strengthen member benefits, and give back more to you and your community. As you continue to use Visions for your financial needs, remember to share the benefits of membership with the people in your life. And while you're at it, you could earn a cash bonus!

Sharing the Benefits of Membership

By joining Visions, members can positively impact their financial well-being and their community – and it all begins with our business model.

Our organization is owned by our members and guided by our principles (page 16) and values (page 2), not bottom lines. As a not-for-profit financial cooperative, we return profits back to our members in the form of fewer fees, lower rates on loans, and higher dividends on savings.

Not only that, but lifetime membership only requires a \$1 minimum deposit!

As you share these benefits with your friends and family, remember to use our Refer-a-Friend program. When you successfully refer someone, both of you could earn a \$25 cash bonus.** Details are available at visionsfcu.org/refer.



Essential Products and Services

When you joined Visions, you opened a primary savings and likely added a checking account. With just savings and checking, though, you're missing out on other key products and benefits that could be supporting your financial well-being.

Consider the convenience added when you utilize a debit card, direct deposit, and digital banking. (For an introduction to our checking options, see page 16.)

DEBIT CARD

Your debit card gives you multiple ways to access funds in your account. In addition to ATM access, use it for online, mobile, tap, swipe, or chip payments anywhere Visa® is accepted, with the added protection of Visa Purchase Alerts and Zero Liability Policy.

Plus, you can choose a design for your debit card! Ask for our Americana design and we'll donate \$5 to support veterans (page 14). Learn about debit cards and see our design options at visionsfcu.org/debitcards.

DIRECT DEPOSIT

Instead of finding time each week to deposit your income, you can set up direct deposit and your income will electronically post to your Visions account. It's the quick, easy, and automatic way to receive income from sources such as:

- Employment
- Pension
- Social Security
- US Treasury (page 3)

To enroll in direct deposit, all you need is Visions' routing number (221375378) and your account number, which you can find in digital banking or your monthly statements. Need help finding your account number? Ask a representative at 800.242.2120.

Then, once you've enrolled and your deposits are automated, you'll be able to manage the funds with your debit card and digital banking. Speaking of which...

DIGITAL BANKING

Our robust online and mobile banking solutions are perfect for your financial well-being – anytime, anywhere! From the convenience of your mobile device, tablet, or laptop, you can:

- Move your money (page 8)
- Monitor accounts and view your transaction history
- Enroll in and review your eStatements
- Lock/unlock your debit and credit cards with Card Controls
- Apply for loans and view preapproved offers
- Donate with Givio to registered nonprofits
- Learn about financial wellness
- Check your credit score
- ...and more

Explore additional services and links to more information at visionsfcu.org/digital.

You'll notice, as you use these essential items together, how they all combine to provide convenience and variety that could fit any member's lifestyle. The goal: to benefit you, our members, and to ensure you're equipped with excellent financial products and services that improve your financial well-being.



GET UP TO \$200*

Even better, if you don't already have a checking account and these three essential products and services, open them now and you could be eligible for up to **three cash bonus offers totaling \$200!**

All you need to do is open your **first** Visions checking account between January 2nd and June 30th of this year to qualify, then do the following within 90 days for each part of the bonus:

1. Link your debit card to the new checking account – for a \$50 cash bonus
2. Newly enroll in digital banking – for a \$50 cash bonus
3. Establish new, recurring direct deposit totaling \$500 or more – for a \$100 cash bonus

Learn more about this offer at visionsfcu.org/200 or by calling **800.242.2120**.

*APY = Annual Percentage Yield. Visions membership required with \$1 minimum balance; membership eligibility restrictions apply, ask for details. Must open new Flex Checking or Flex Checking Plus account during promotional period to receive any of these listed offers; cannot have had any other past Visions checking account. Visit visionsfcu.org/checking for account details, minimums, and fees.

Three bonuses totaling up to \$200 are available if the following activities are met within 90 days of opening new checking account: (1) \$100 for new, qualifying, recurring direct deposits made into new checking account; cannot be reallocated from another Visions share account. Direct deposits must be payroll from employment, pension, or Social Security totaling an aggregate of \$500 or more within 90 days of opening the new checking account; (2) \$50 for Visions-issued debit card linked to new checking account during promotional period; (3) \$50 for new, first-time enrollment in digital banking during the promotional period.

Direct deposit bonus will be credited 90 days after the open date of new checking account. Debit card and digital banking enrollment bonuses will be deposited within 24 hours of meeting the requirements. Bonuses will be applied to member's primary savings. Bonuses reportable for tax purposes.

Consumer accounts only; must be in good standing. Guardian, rep payee or executor, collections charge-off, business, and/or organizational accounts are ineligible. Must be 18 years of age or older. Offer only valid during promotional period from January 2, 2024 to June 30, 2024. Visions reserves the right to end or modify this promotion without notice. Member cannot take advantage of promotion more than once. Federally insured by NCUA.

**Visions membership requires a \$1 minimum deposit. New member is subject to membership requirements and cannot have existing Visions accounts or been a Visions member in the last 12 months. Ask a representative or visit visionsfcu.org for eligibility. Both individuals must have a valid US Social Security number to qualify. \$25 bonus will be deposited to primary savings of new member at time of account opening. Only one bonus will be given per qualifying new member, regardless of number of accounts opened. Referring member's \$25 bonus will be deposited to their primary savings within 10 business days of new member's account opening. May not be combined with any other coupons or promotional offers. Must be 18 years or older to participate. Only consumer accounts are eligible; business, organizational, trust, and associated account types are ineligible. Referring member must have an account in good standing. Maximum of 100 referral bonuses per lifetime, regardless of whether referring account is closed and reopened. Visions reserves the right to revoke program to any individual at any time at their discretion. Offer subject to expire without notice. Federally insured by NCUA.

DEPARTMENT SPOTLIGHT:

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 going on behind the scenes, from software to security to community outreach. Take our Culture and Inclusion team, for example.

With more than 50 branch locations, 900 permanent employees, 250,000 members and counting – we're a diverse crowd serving diverse communities! In addition to their range of financial needs, the Visions community represents different backgrounds, beliefs, and lifestyles, and we strive for all to feel seen, heard, and welcome at Visions. That's why Culture and Inclusion is so important.

The Culture and Inclusion team strengthens our commitment to global citizenship and works to improve systems of inclusion within our workforce, workplace, and community.

A large part of this team's success is driven by employee education and awareness, emphasizing the four pillars of diversity, equity, inclusion, and belonging (DEIB) and promoting cultural competency across the organization. DEIB initiatives have included:

- Enhancements to employee resources, which increase awareness around inclusive language, cultural competency, and unconscious bias
- Leading the charge to define our Visions Values (page 2)
- Neurodiversity training for managers to understand diverse work styles and improve team dynamics
- Forming a DEIB Committee, with representatives from various business units across our three regions, as a task force for the Culture and Inclusion team
- The formation of Employee Resource Groups (ERGs) that encourage networking across business units, discussing innovative solutions, and strengthen employee engagement and empowerment. Since June 2023, Visions has three active ERGs: Hispanic ERG, Women in Leadership ERG, and a Neurodiversity ERG

...and that's only the tip of the iceberg. This team collaborates behind the scenes with our other business units to make sure YOU feel welcome when you enter a branch, call our Contact Center, visit us online – or start your first day as a new hire!

WANT TO JOIN OUR TEAM AND SEE HOW YOU CAN GROW AT VISIONS?

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.



CULTURE AND INCLUSION



Join Our Volunteers

Leadership and Oversight Opportunities

Our impact on the community's financial well-being begins with members, just like you, who decide to take the next step as volunteers. Our Board of Directors, Supervisory Committee, and Nominating Committee all volunteer their time and efforts to shape the decisions and progress of our organization.

You're invited to apply, too!

Any Visions member who isn't a paid employee is eligible to apply as a volunteer. It's a unique opportunity that could empower you to:

- Help lead a multi-billion dollar organization that plays an important community role
- Support and give back to local organizations, schools, and families
- Network with community leaders in various industries
- Improve your understanding of financial literacy and the financial services industry
- Connect with professional development and educational resources
- Make a lasting impact for future generations

Our volunteers are part of something bigger than banking. They represent more than 250,000 Visions members who choose to invest in their communities – all while shaping our direction and impacting our future. Here's a quick glance at our three teams of volunteers:

Board of Directors

Our Board members, known as Directors, are elected annually to three-year terms. These volunteers are responsible for providing strategic and governance oversight for the organization and our President/CEO. For our current Board members, see page 18.

Supervisory Committee

Our Supervisory Committee is made up of individuals from throughout our regions. They're responsible for ensuring the safety and security of member accounts and credit union assets. Collaborating with and overseeing our Auditing Department, this volunteer committee arranges independent audits, verification of member statements, and review of our internal controls.

Nominating Committee

Our Nominating Committee, comprised of five members, is responsible for recruiting and interviewing potential Board members. When the time comes, they also nominate Board members or coordinate the general election, as appropriate.

All our volunteers support and uphold our strategic goals, mission statement, and core values both as individuals and as representatives of Visions in our communities. They're committed to act in the best interest of our membership and the credit union industry.

If the shoe fits and you're still reading this – **what are you waiting for?** To apply now or learn more about our volunteers, visit visionsfcu.org/volunteer. If you have any questions, send us an email at volunteer@visionsfcu.org.

VETERANS EXPO

Honoring and Serving Those who Served

We were proud to hold our second annual Veterans Expo on November 6th in Binghamton, NY. At the Visions Veterans Memorial Arena, this event offered community members a free opportunity to network, celebrate veterans, and connect with organizations that serve veterans and their families in Broome County and throughout the region.



The resource fair kicked off with an opening ceremony, featuring musical fanfare, presentation of colors by the Binghamton Police Department, and recognition of those who served in the United States Armed Forces.

During the event, more than 150 attendees explored a range of services from over 30 vendors. Services included workforce assistance, suicide prevention, medical care, insurance, physical fitness, financial readiness, elder foster care, and more.

Looking ahead, we're committed to offering support services to veterans wherever they may be. Keep a lookout for the 2024 Veterans Expo and other opportunities as they arise.

Visions Veterans Program

Did you know that Visions has a Veterans Program dedicated to vets and their spouses? We offer a fee waiver on our Flex Checking Plus (page 16), free financial wellness coaching, a scholarship opportunity (page 15), and even a patriotic-themed debit card! For every member who orders an Americana debit card, Visions will donate \$5 to a veterans support group. Over \$100,000 has been donated as a result!

Learn more at visionsfcu.org/veterans.



Visions Insurance Agency

a Subsidiary of

VISIONS
FEDERAL CREDIT UNION

A non-government entity

ARE YOU CONFUSED ABOUT MEDICARE?

Visions Insurance Agency can help!

Reach out to one of our local, trusted advisors today with a call or visit us online.

Devin Andreatta

Diversified Financial Services Coordinator
800.242.2120, ext. 10355

Jennifer Calkins

Sr. Insurance Consultant
800.242.2120, ext. 10651

Marcy Depew

Financial Consultant
800.242.2120, ext. 10587

Jen Ford

Producing Medicare Sales Manager
800.242.2120, ext. 10869

Rob Hennessy

Diversified Financial Services Manager
800.242.2120, ext. 10662

Greg Tifft

Sr. Insurance Consultant
800.242.2120, ext. 10473

visionsfcu.org/medicare

Paying for college this fall?

We're here to help.

College financing includes more than just tuition. We'll help you explore your options. Here's a quick guide to our college planning and payment resources.

SCHOLARSHIPS

Applications are now open for both of our scholarship opportunities:

• Visions Cares Scholarship

Members can apply for this \$1,000 scholarship, awarded to 20 college students each year. All levels of study are eligible, including graduate or undergraduate, at qualifying, accredited schools

• Visions Salutes Scholarship

Our Veterans Program awards this \$1,000 scholarship each year to five students who are dependents of our veteran members

We're accepting applications for both scholarships until March 31st. Visit visionsfcu.org/scholarships to apply now.

STUDENT CHOICE®

We partner with Student Choice to give you access to the following options:

• Student Lines of Credit

Our innovative Student Choice private student lending solution is designed to help you responsibly fill funding gaps that may remain after you've exhausted other sources of aid

• College Counselor

Whether you need help completing your financial aid applications, understanding the newest changes to FAFSA, or finding the right repayment strategy, the Student Choice Counselor can provide personalized support

Visit visionsfcu.org/studentchoice to learn more.

FINANCIAL WELLNESS

It's never too early – or too late – to learn about financial wellness and work towards your personal goals. That's why we have a range of free resources to help at any stage of your journey:

• One-on-One Financial Counseling

Free, confidential counseling could help you work through your financial goals from your first paycheck to your college budget to your debt repayment plan. You name it, our team can help!

• Wallet Wellness Portal

Our Wallet Wellness portal has numerous resources, tips for college, and eLearning tools to help you succeed

Not sure where to start? Visit visionsfcu.org/walletwellness and click **Financial FYIs**. You'll find information on *Paying for College the SMART Way* and other college planning resources.





COOPERATIVE PRINCIPLES

Membership and Participation

While we're certainly one-of-a-kind, we didn't invent the co-op. Financial cooperatives and credit unions have been around since the 1800s, evolving with a shared set of principles that govern and guide like-minded companies around the globe.

From our commitment to community, to our unique mission in financial services, to your relationship and role as a member – the **Eight Cooperative Principles of Credit Unions** help to distinguish who we are and what we do. Take two of our core principles for example: Voluntary and Open Membership and Member Economic Participation.



Voluntary and Open Membership

"Credit unions are voluntary, not-for-profit financial cooperatives, offering services to people willing to accept the responsibilities and benefits of membership, without gender, social, racial, political, or religious discrimination."
– National Credit Union Foundation (NCUF)

The primary principle of cooperatives worldwide, Voluntary and Open Membership proclaims inclusion while denouncing coercion and discrimination. We accept all who are "willing to accept the responsibilities and benefits of membership." So, what's the deal with

membership eligibility? We're glad you asked...

As a cooperative, we can't simply march into another credit union's territory and compete with their charter. We serve communities that require our services, and our charters are the bylaws that define those communities. Sometimes, the field of membership is defined by territories, like Otsego County, NY or the City of Reading, PA. Other times, it's defined by employment, such as employees of select school districts.

In any case, our membership also extends beyond these charters through secondary membership. That means if a person is eligible to become a Visions member, then everyone in that person's immediate family and household is also eligible to become a member – voluntarily and without discrimination.



Member Economic Participation

"Members are the owners of their credit union and contribute to its capital. Members, not shareholders, benefit from their credit union's profits in proportion to their relationship and use of its products and services."
– National Credit Union Foundation (NCUF)

YOU benefit. That's the biggest difference between us and banks. Our business model returns profits back to members in the form

of **fewer fees, lower rates on loans, and higher dividends on savings.**

Here's the thing, though. You benefit the most when you increase your participation. For example, compare our checking accounts.

Flex Checking

Without meeting any minimum balance or prerequisites, members can enjoy a Flex Checking account with a complimentary debit card, a free box of standard checks per year, and no dividends. It's an excellent checking option with no monthly fees.

Flex Checking Plus*

By increasing your participation, you could skip the \$8 monthly fee on our Flex Checking Plus and earn dividends on your checking balance, while also getting free money orders and official checks, free wire transfers, unlimited refunds on non-Visions ATMs, and more – and still receive the complimentary debit card!

Another perfect example of this principle is on page 10. Discover how you could open your first checking account and earn up to \$200 by increasing your participation.

For more information about Visions, our mission, and the credit union movement, visit visionsfcu.org/aboutus.

*Flex Checking Plus requires \$1,000 minimum account balance or \$25,000 in combined consumer deposit/loan balances at all times to avoid \$8 monthly service charge. Fee waiver also available for veteran service members and their spouses; proof of service required and must be shown at account opening for waiver.

Read, Solve, WIN!

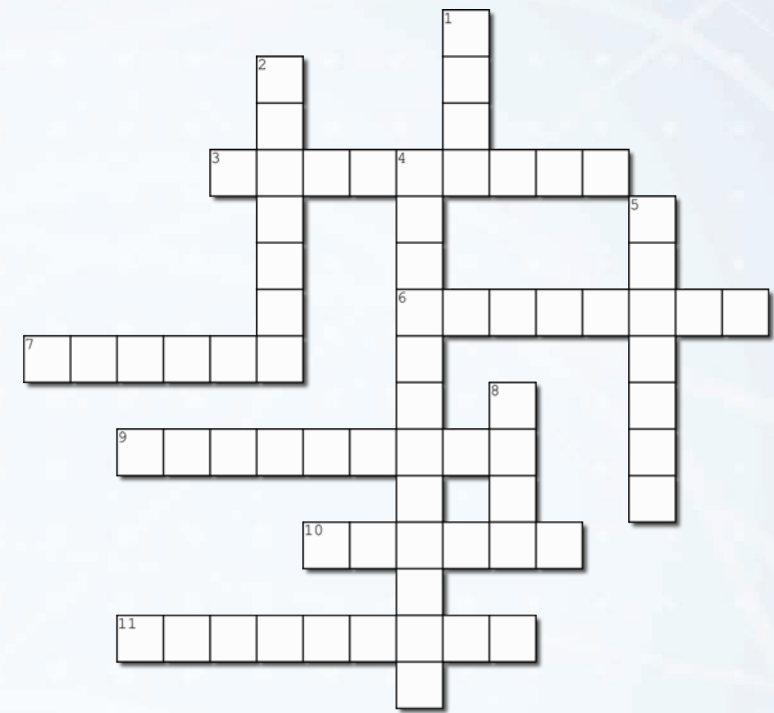
Complete this crossword puzzle, submit your answers at visionsfcu.org/puzzle, and you could be eligible to win one of five Dunkin'® gift cards!*

Across

3. We want our financial cooperative to be as _____ as possible.
6. In digital banking, you can use our Member-to-Member _____ feature for personal payments to people you know.
7. Our organization is guided by principles and _____, not bottom lines.
9. We've enhanced employee resources to support _____ language and cultural competency.
10. Visions Investment Services is now called Visions _____ Management.
11. Any member who isn't a paid employee is eligible to apply as a _____.

Down

1. Fraudulent emails and _____ messages may claim to be from Visions.
2. All _____ are welcome to join us for our Annual Meeting on March 16th.
4. Share _____ feature a higher rate of return than traditional savings and checking accounts.
5. Our Flex Checking Plus comes with unlimited _____ on non-Visions ATM fees.
8. Financial counseling can help students with financial goals such as college budgets or _____ repayment plans.



CONGRATS, Q4 2023 WINNERS!

Tammy B. Van Etten, NY	Joseph F. Hanover, PA	Melissa J. Wyckoff, NJ	Shane O. Gillett, PA	Louise P. Georgetown, NY
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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 2/29/24; 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 3/20/24. 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.

IMPACT SPOTLIGHT

Nothing makes us feel better than helping our members, which is why we often go the extra mile to provide outstanding service, care for our community, or improve your financial well-being. These are causes to celebrate.

Here's a great story from Christina in Vestal, NY:

I met with a member who needed help after clicking a suspicious link that compromised her private financial information. She needed to change her account number, plus some online assistance. In addition to redirecting her Social Security, pension, and other automatic transfers and payments through a new Visions account, I helped her set up her new debit card as a preferred payment method in several of her mobile wallets and apps, then helped her reset her digital banking account, too.

By the end of our meeting, she was thanking me repeatedly, saying that she isn't tech savvy and wouldn't have known how to handle those updates. It really melted my heart when she said, "I hope someone is just as patient with your grandma as you've been with me."

NEED TO Know

Board of Directors

Christopher H. Marion, Chairperson
Mary C. Robinson, Vice Chairperson
Denise B. Stoughton, Treasurer
Kelly A. Roche, Secretary
Jill M. Bennedum, Director
Kenneth H. Kidder III, Director
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Charles Sebuharara, Associate Director
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Alan G. Hertel, Director Emeritus

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Stephanie Jerzak, Vice Chairperson
Fermin Romero III, Secretary
Gordon E. Thompson
Mark A. Wasser
John K. Koniuto, Alternate
Mary Anne Benedict, Alternate
Kathleen Towery, Alternate



OFFICE CLOSINGS AND EVENTS Mark Your Calendars

Monday, February 19

Presidents' Day

All Offices Closed

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Annual Meeting

Saturday, March 16

Visions Headquarters
3301 Country Club Rd
Endwell, NY 13760

9:30am – Continental breakfast
10:00am – Meeting begins

The Secretary of the Board of Directors
hereby notifies the membership that all
members are welcome to attend.

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Visit visionsfcu.org/events for upcoming
seminars, activities, and more.

Stay in Touch with Important Updates

It's time to review your contact information.

Whether you've changed your phone number, updated your email, or even moved away, remember to keep your account information up to date. It'll help us to:

- Keep your personal information safe
- Deliver timely notices about your account activity
- Contact you with other important messages

Reviewing and updating your contact information is easy. Just stop by your local branch, call us at **800.242.2120**, or select **Address/Contact Info** from the **Profile and Settings** tab of digital banking.

Add Visions to your contacts.

When you add us to your cell phone contacts, you'll have quick access to give us a call when you need us most. And we'll show up on your Caller ID if we ever need to reach you. Win-Win!

- 800.242.2120 – Contact Center and Smart Teller
- 833.224.5785 – Card Support

You can also add the following numbers. For accounts at Visions, these are the only numbers that will send text messages about transaction verification or payment reminders:

- 23618 – Fraud Monitoring
- 83281 – Visions loan payment reminders
- 86434 – Digital banking login and transaction verification
- 833-845-2800 – Zelle® transaction verification
- 777208430004 – Bill Pay transaction verification

FOLLOW US ON SOCIAL MEDIA

ON YOUR NETWORK. IN YOUR COMMUNITY.

Want more news and timely updates from Visions? Find us on social media. We'll keep you informed with:

- Holiday closing reminders
- Branch openings and celebrations
- Urgent announcements or closures
- Financial wellness tips
- Employee spotlights
- Community giveback
- Upcoming concerts and events
- ...and more

We'll also announce when our newest MoneyMatters magazine is available online, so you'll never miss an issue. And watch for our Visions Wealth Management and Visions Rocks accounts, too! Follow us today on the following platforms:



Prefer a Digital Copy?

All member households will receive a mailed copy of MoneyMatters 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.



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5.15% APY*

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*APY = Annual Percentage Yield. Credit union membership of \$1 is required — certain restrictions apply. Speak with a representative for membership eligibility details. APY assumes principal and dividends remain on deposit for the term of the certificate. 12-month term only. Minimum balance of \$500 required for new certificate; 100% new money deposit required to qualify for promotion. New money categorized as money not previously on deposit at Visions Federal Credit Union prior to certificate opening. Maximum deposit aggregate of \$1,000,000 per member account number. Dividends calculated using the daily balance method. This method applies a periodic rate to the daily balance in the account each month. Dividends are compounded daily and credited monthly. Dividend rates are based on credit union earnings at the end of the dividend period and cannot be guaranteed. Dividends earned on balances of \$500 and greater. Fees may reduce earnings on account. Early withdrawal penalties may apply. Unless otherwise instructed, product changes to a 12-17-month certificate term upon maturity, earning applicable APY at that time. Offer only valid when opened in person at a Visions location, or through Visions' Contact Center at 800.242.2120; cannot be opened via digital banking. This offer, including the advertised rate and APY, is accurate effective 12/19/2023 and is subject to change or expire without notice, no later than 3/31/2024. Federally insured by NCUA.