



Visionary

Federal Credit Union



OUR PRIVACY POLICY

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information:

We routinely collect and retain the information we obtain from your account application, transaction history (for deposits, loans, credit cards etc.) and from consumer reports. This information helps us:

1. To establish and administer your accounts. Example: We ask for personally identifying information to Protect your account from fraud.
2. To satisfy certain regulatory requirements. Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number.
3. Better understand you so that we may provide you with improved products and service. Example: We require information concerning your credit history and your assets to determine if you qualify for a loan approval.

We do not share the non-public personal information of our current or previous members and non-member customers with affiliates or non-affiliated third parties except as permitted or required by law.

CONGRATULATIONS

Wendy Kingsland was named CEO of Visionary Federal Credit Union upon the death of Ron Lasich on June 4. Wendy comes to us with over 20 years of credit union experience, and served on our board of directors for several years.

CHRISTMAS CLUBS



Christmas Club account balances will be transferred to your main savings account (001) on November 1, 2011. If you wish to have a check sent or the money transferred to your checking account please call us after November 1, 2011 or use our easy on line banking service to do your transfer or request a check. If you do not know about our easy on line home banking, call us today or visit us on the web at www.visionaryfcu.org.

ANGEL TREE



The Credit Union will once again team up with the Salvation Army in obtaining gifts for the less fortunate children in the Pittsburgh and surrounding areas. Please help us by taking a tag from our Angel Tree that will be in the office in early November. When you return your new, unwrapped gift you will receive a ticket for a chance to win a \$50.00 gift card. Thanks for your support!!

2 YEAR VERIFICATION

The Credit Union is conducting a regular verification of accounts. Please check your statement carefully. If there are any unresolved discrepancies, please contact: Lee Ann Ingram, CPA, PO Box 58 Venetia PA 15367. 724-348-3079. you do not need to contact her if there are no errors.

HALLOWEEN GOODIE BAG



Dollar Dog will be giving away goodie bags to all the children under the age of 12 starting on October 17 until we run out. Be sure to come early for a ghostly treat!

HOLIDAY SCHEDULE

Our office will be closed or have a modified schedule on the following dates:

Monday, October 10 2011 – Columbus Day – Closed
 Friday, Nov. 11 2011 – Veterans Day – Closed
 Thursday, Nov. 24 2011 – Thanksgiving – Closed
 Monday, December 26 2011 – Closed (Christmas)
 Monday, January 2 2012 – Closed (New Year's Day)

The Board of Directors, CEO and Staff of Visionary Federal Credit Union would like to extend our sincere thanks to all of you for your loyalty and business over the last year. We wish you and your families a wonderful Holiday Season and look forward to serving you in 2012.



BOARD OF DIRECTORS

RICH VEZZI	CHAIRMAN
JOE VERANESE	VICE CHAIRMAN
PHYLLIS MILLER	SECRETARY
RUDY MINELLA	DIRECTOR
GUY RUSSELL	DIRECTOR
JOHN MERCIER	DIRECTOR
JERRY KELLY	DIRECTOR/AUDIT CHAIR

LOAN OFFICERS

WENDY KINGSLAND
PHYLLIS MILLER
HEATHER FRIES

OFFICE STAFF

WENDY KINGSLAND	PRESIDENT/CEO
PHYLLIS MILLER	VOPERATIONS
HEATHER FRIES	OFFICE MANAGER
APRIL EDKINS	ACH'S/SHARE DRAFTS DEBIT CARDS

MEMBERS SERVICE REPS:

PEGGY WELSH
SUE TINNEY
JUDY KRISOVENSKI (PART-TIME)
KAY BRODEMERKEL (PART-TIME)

LOCATION

201 BERAM AVENUE
BRIDGEVILLE, PA 15017

PHONE: (412) 221-6660

E-MAIL: VISFCU@AOL.COM

FAX: (412) 221-3414

AUDIO RESPONSE: 1-877-768-5418*

VISA: 1 (800) 433-0505

VISA LOST/STOLEN: 1 (800) 991-4961

WEB PAGE: WWW.VISIONARYFCU.ORG

*MUST BE ENROLLED. CALL CREDIT UNION FOR DETAILS.

BUSINESS HOURS

MON-TUES-FRI : 9:00 A.M. - 5:00 P.M.

WED : 9:00 A.M. - 1:00 P.M.

THUR : 9:00 A.M.- 6:00 P.M.

DRIVE THRU OPENS DAILY AT 8:30 A.M.

SAVINGS RATES
DIVIDENDS PAID SEPTEMBER 30 2011

<u>SHARES</u>	APR	APY
\$50.00 AND GREATER	.25 %	.25 %
CHRISTMAS /VACATION CLUBS	.25%	.25 %

SHARE CERTIFICATES (CD'S) — 6 MOS., 1, 2 AND 3 YRS.
RATES CHANGE WEEKLY CALL FOR CURRENT RATES. PENALTY FOR EARLY WITHDRAWAL

COMPARE OUR LOAN RATES
EFFECTIVE JUNE 2011

<u>SECURED – AUTO LOAN</u>	UP TO 100% OF DEALER LIST
2010& 2011 MODELS*	<u>APR</u>
1 TO 36 MONTHS **	2.90%
37 TO 60 MONTHS	3.9 %
61 AND OVER	4.5 %

*2010 MODEL MILEAGE LIMIT 15K
** SUBJECT TO LENDERS APPROVED

2010 MODELS AND OLDER*	UP TO 100% OF DEALER LIST
1 TO 60 MONTHS	4.90 %

*USED VEHICLES LOAN VALUE IS AS LISTED IN THE NADA USED CAR GUIDE.

<u>PERSONAL</u>			
SIGNATURE UNSECURED	UP TO \$8,000	60 MOS MAX	8.25 %
SIGNATURE SECURED	UP TO THE VALUE OF THE SECURITY OFFERED	60 MOS MAX	8.00 %
HOLIDAY/VACATION	UP TO \$2,000	12 MOS MAX	6.50 %
COMPUTER	UP TO \$5,000	36 MOS MAX	7.00 %
BILL CONSOLIDATION	UP TO \$8,000	36 MOS MAX	8.25 %

<u>RV/BOAT</u>	<u>NEW</u>	<u>USED</u>
1 TO 60 MONTHS	8.25%	8.75%
61 TO 84 MONTHS	875%	9.25%
85 TO 120 MONTHS	9.25% APR	N/A

<u>SHARES SECURED</u>	
1 TO 60 MONTHS	4.00%

CD SECURED
RATE CHARGED WILL 2% ABOVE CD PLEDGED (MIN RATE 4.00%—
MAX RATE 7.00%)AND ROUNDED TO THE NEAREST 1/10%. CD
WILL BE PLEDGED FOR LENGTH OF LOAN

<u>HOME EQUITY :</u>	
(HOME EQUITY = 80% OF EQUITY)	
1 TO 60 MONTHS	3.45%
61 TO 180 MONTHS	5.00

REFINANCING -CALL THE CREDIT UNION FOR DETAILS

STUDENT LOAN - CALL CREDIT UNION FOR DETAILS.

VISA PLATIUM CARD* 10.9%

* OTHER CARD BALANCES FINANCED

- 1) ALL RATES SUBJECT TO CHANGE WITHOUT PRIOR NOTICE
- 2) REFINANCING OF EXISTING LOANS WILL NOT BE CONDUCTED EXCEPT IN CIRCUMSTANCES APPROVED BY LOAN OFFICERS.
- 3) EACH APPLICATION IS REVIEWED BY THE LOAN OFFICER AND WILL BE APPROVED OR DENIED ON IT'S OWN MERIT.
- 4) BASIC LOAN RATES ARE SUBJECT TO CHANGE ACCORDING TO YOUR CREDIT SCORE