

Visionary

Federal Credit Union

WINTER 2014

Help Preserve Your Standard of Living.

Long-term unemployment (those jobless for 27 weeks or more) has accounted for more than one-third of the total unemployment since July of 2009.

Whether you're taking out a loan to make home improvements or buy a vehicle, it can be a financial gamble because things happen...life happens. You're betting you can pay back your loan and you won't lose your job (through no fault of your own), or become disabled (due to injury or illness), or pass away, which could leave your family responsible for your loan balance.

Source: Bureau of Labor Statistics, Databases, Tables and Calculators by Subject, June 2013

Help Play It Safe.

Visionary FCU's Member's Choice Borrower Security Program is a voluntary loan-payment protection product that helps you get relief from the financial burden of delinquency, default, or foreclosure if a protected life event unexpectedly happens to you. And, simple eligibility requirements help ease the enrollment process.

Ask about protecting your loan payments.

If a protected life event happens to you (and you're a protected borrower or co-borrower on the loan), Member's Choice Borrower Security Program will cancel or waive your loan payment(s), up to the contract maximums—helping to lessen your worries, and your family's worries, about paying loans during a time when your income may be reduced or lost and paying other household bills becomes challenging. Protected events include:

- Loss of life, including those caused by acts of war
- Disability, including those caused by acts of war
- Involuntary unemployment

Call us and speak to a Member Service Representative at 412-221-6660 and ask about protecting your loans, today.

Your purchase of Member's Choice Borrower Security 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 Member's Choice Borrower Security Program. 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.

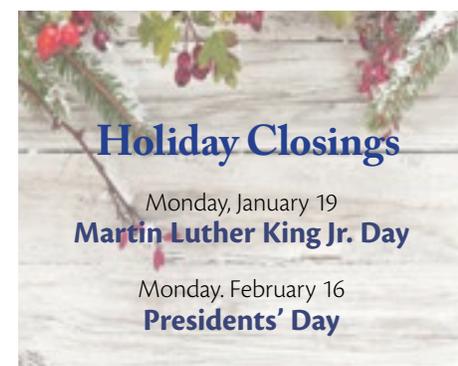
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Tax Time!

It's almost tax season! That means that you can have your tax refund directly deposited into your Credit Union account quickly, easily, and FREE! According to the IRS, a refund check is issued within 6 to 8 weeks of filing a paper return. If you file a paper return, and choose to directly deposit your refund, you will receive your refund in 5 to 6 weeks. If you electronically file (E-file), your refund will be issued within 3 weeks of filing. However, if you choose to E-file and choose direct deposit for your refund, the IRS says you should receive it within 14 days.

To elect direct deposit of your tax refund into your Credit Union account, simply provide your tax preparer with your account number and our ABA routing #243379860. If you choose to E-file, you can always check the status of your refund online at www.irs.gov.

To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2014 year-end statement for tax reporting purposes!



MEMBERS Financial Services

Q. What is MEMBERS Financial Services?

A. The MEMBERS Financial Services program is a full-service financial advisory program located at Visionary Federal Credit Union offering members retirement, insurance and investment services. Our goal is to help our members achieve their financial goals for themselves and their families.

Q. How does the MEMBERS Financial Services work?

A. A MEMBERS Financial Services advisor is available to meet with you to evaluate your financial needs, offer recommendations and coordinate your investment and insurance choices.

You may want to tackle just one financial issue today. We can help you:

- Roll-over your 401(k) or pension plan if you've changed jobs.
- Develop a savings and investment plan.
- Create a retirement income plan to approach those years with confidence.
- Manage your investments better.
- Protect your family with life insurance or long-term care insurance.
- Save for college education costs.

Or, you may be looking for help in managing your financial goals. We'll help develop a comprehensive financial roadmap that addresses all the relevant financial issues that you face.

Q. Can MEMBERS Financial Services help me with retirement planning?

A. Yes, whether you are already retired, getting ready to do so or are just beginning to save for retirement, our program has sophisticated planning software and a wide array of investment products to help you fund the retirement lifestyle you're seeking. We believe everybody has a unique vision of their retirement years and we help you manage your money to support that vision.

Q. How do I get started?

A. To set a no-cost, no-obligation appointment, call Visionary Federal Credit Union, at 412-221-6660 and we can schedule you. Be sure to bring any documentation that will help Costas A. Grekis, CRPC understand your situation better such as account statements, tax forms, benefit information. If married, it's best that both you and your spouse attend. Lastly, always bring an open mind and a willingness to discuss the details of your situation.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

CBSI-893883.1-0414-0516

A Big Thank You to...YOU!

As 2015 has begun, your credit union would like to take a moment to say "thank you" for doing business with us. We recognize that when it comes to financial services, you have many choices as to where you do your business.

You've stuck with us because you understand that your credit union is the better deal - we operate not-for-profit, but for the benefit of our members. We thank you for your business and look forward to continue serving you in 2015 and beyond!



Visionary
Federal Credit Union

board of directors

John Mercier	Chairman
Rudy Minella	Vice Chairman
Phyllis Miller	Secretary
Ray Summers	Director
Ray George	Director & Supervisory Committee Chairman

loan officers

Wendy Kingsland
Phyllis Miller
Heather Fries

office staff

Wendy Kingsland	President/CEO
Phyllis Miller	VP Operations
Heather Fries	Office Manager
April Edkins	ACH/Share Draft
Peggy Welsh	MSR
Kay Brodmerkel	MSR
Judy Krisovenski	MSR

location

201 Beram Ave.
Bridgeville, PA 15017
Phone: 412-221-6660
Email: visfcu@aol.com
Fax: 412-221-3414

Audio Response: 1-877-768-5418*
*MUST BE ENROLLED
CALL THE CREDIT UNION
VISA®: 1-800-433-0505
VISA® Lost/Stolen: 1-800-991-4961

Shared Branch Service Center

Hours of Operation:
Mon-Tues-Fri: 8:30 A.M. – 5:00 P.M.
Wednesday: 8:30 A.M. – 1:00 P.M.
Thurs: 8:30 A.M. – 6:00 P.M.*

Lobby Closes at 5:00 on Thursday
Drive thru open until 6:00