

Visionary

Federal Credit Union

WINTER 2015

Easy Ways to Save on Energy Costs This Winter

Cranking the heat in winter can make it hard to keep energy costs down. Try these quick tips and save on your home energy bills next winter:

- Use the sun. During the daytime, open curtains and blinds on the south side of your home to let in natural heat from sunlight. Retain the warmth by pulling the blinds and curtains before the sun goes down.
- Replace furnace filters. At the beginning of each heating season, replace furnace filters. If the season is particularly cold and the heater runs often, check the filter midway through the winter, too.
- Add insulation. Insulating your attic and crawlspaces can make a significant impact on the heat conservation abilities of your home. Insulating these spaces helps prevent the exchange of indoor and outdoor air.
- Seal windows and doors. Caulk around the edges of windows, and install weather stripping in the cracks and crevices around doors that are prone to drafts. Remember to check around outlet and switch plates on walls, as well as the seal around pipes, electrical conduits, and vents too.
- Install a programmable thermostat. Programmable thermostats allow you to pre-determine your heater settings so that the heater runs when people are in the home, but reduces temperatures—and the workload of your heating system—when you're not at home.
- Reduce energy usage elsewhere. Unplug common electronic devices that are not in use, including television sets, computers, microwaves, video game systems, and cell phone chargers. Additionally, make sure your refrigerator is running efficiently by ensuring that the seals on the doors are fitted and there are no leaks. You should also clean your fridge's condenser coils every six months.

To learn more about TruStage Auto and Home Insurance from Visionary FCU or to get a free, no-obligation quote, call Walter Jackson at 412-859-6605.

Coverage underwritten and provided by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA 02116. Reprinted with permission from Liberty Mutual. ©2015 Liberty Mutual Insurance



Tax Time!

The safest and fastest way to get your tax refund is to have it electronically deposited into your credit union checking or savings account. It's easy and more convenient too.

When you use Form 1040, 1040A or 1040-EZ, simply enter the Visionary FCU Routing and Transfer Number on your tax form. The number is #243379860. Then choose either your checking or savings account and enter the appropriate account number with no dashes or spaces. That's all there is to it.

You can also use Direct Deposit for other one time or recurring payments, including Social Security or pension checks. If you have any questions, call 412-221-6660 or stop by the credit union.

To check your refund status, you will need your social security number, your filing status, and your refund amount. Also, remember to keep your 2015 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



Sherpa and Your Credit Union: Trusted Guides to Personal Data Security

Your personal information is collected and shared everywhere—when you go online, use a debit card, or text a friend. It's increasingly more difficult to keep your information safe and out of the criminals hands.

Using top ID protection technology, your credit union and Sherpa Identity Protection will equip you with the tools and guidance to protect your personal information. If a breach should occur, Sherpa's proactive monitoring identifies it quickly. Plus you have immediate access to full service Sherpa identity and credit restoration experts should you ever need it.

Visionary FCU is offering the Sherpa Identity Protection solution with three different levels of protection. Don't cross your fingers and hope for the best— be proactive and sign up for Sherpa today!

Visit www.visionaryfcu.org and click the Sherpa link on the left side of the page.



♥ lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers
Save

10% or 15%

Businesses
Save

On select regularly priced
Sprint monthly service.

Plus, waived activation
& upgrade fees (up to
\$36 in savings each).

Learn more

- Call: 877.SAVE.4.CU
- Visit: www.SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

Be sure to mention this code for
your discount

- Consumer: NACUC_ZZM
- Business: NACUC_ZDS_ZZM

Credit union membership validation
is required.

Sprint

LOVE MY
CREDIT UNION
REWARDS

Credit approval req. Early Termination Fee (sprint.com/etf); After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or sprint.com or www.lovemycreditunion.org/Sprint ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2014 Sprint Item #800-13 ©2014 CU Solutions Group 091614 3528

www.visionaryfcu.org

0676-Newsletter-1215



Auto Loan Rates Are...

Cooling Down!

Melt the cold with our warmest auto loan rates.

Rates are as low as

1.99% APR*

*APR=Annual Percentage Rate.

NEW YEAR, NEW BEGINNINGS

Resolve to be Debt Free

Need some relief from holiday bills?
We can help!

Rates are as low as

8.25% APR*

*APR=Annual Percentage Rate.



MOVE THAT LOAN!

MOVE YOUR EXISTING LOAN OR CREDIT CARD TO VISIONARY AND SAVE!

Making your current loan and credit card rates and payments lower is our specialty. Refinancing or transferring is fast and easy and we offer a variety of terms to fit your lifestyle.

APPLY TODAY, IT'S A GOOD MOVE!

*Rates are based on credit worthiness. Rates current as of the date of the publication and subject to change without notice. Promotion only applies to new loans and Visa credit cards not currently financed with Visionary FCU. Visionary FCU lending criteria must be met.***Promotion will end on 6/30/16 Visionary FCU reserves the right to suspend or cancel the promotion as necessary for any reason.

Quick Loan Application More information may be required.* Amount Requested: \$ _____

APPLICANT'S NAME		GROSS MONTHLY INCOME*: \$		<small>*Income from alimony, child support, or separate maintenance need not be revealed unless you wish such income to support a request for credit.</small>	
ADDRESS		HOME PHONE NO. ()	EMAIL ADDRESS (OPTIONAL)		
ADDRESS		SOCIAL SECURITY NO.	MORTGAGE/RENT PAYMENT: \$		
EMPLOYER	JOB TITLE OR OCCUPATION	HOW LONG?	BIRTH DATE	HOME/CELL PHONE NO. ()	
BUSINESS ADDRESS (STREET & NO.)		CITY, STATE, ZIP	WORK PHONE NO. <input type="checkbox"/> OWN <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> RENT <input type="checkbox"/> OTHER		
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		CITY, STATE, ZIP	HOW LONG?		
CO-APPLICANT NAME (LAST, FIRST, MIDDLE)		SOCIAL SECURITY NO.	BIRTH DATE	MORTGAGE/RENT PAYMENT: \$	
HOME ADDRESS (STREET AND NO.)		CITY, STATE, ZIP	HOME/CELL PHONE NO.	GROSS MONTHLY INCOME*: \$	
EMPLOYER	BUSINESS ADDRESS (STREET & NO.)	CITY, STATE, ZIP	HOW LONG?	WORK PHONE NO. ()	
APPLICANT'S SIGNATURE		<input type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.	DATE	CO-APPLICANT'S SIGNATURE	
				<input type="checkbox"/> WE INTEND TO APPLY FOR JOINT CREDIT.	
X _____				X _____	

I/We certify everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved, and I/we authorize you to share this application with any of your affiliates for the purpose of determining whether I/we might qualify for other products you or those affiliates offer. I/We authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our record with you. I/We understand that I/we must update credit information at your request if my/our financial condition changes.
* Supply two recent paystubs at time of application.

It's YOUR Money, Make Certain YOU Keep It!

Your Dormant Account Could Cost You Money

Did you know, the funds in your account could be sent to the Unclaimed Property Department of Pennsylvania if no activity can be found on your account within the last three years? (Dividends do not qualify for activity on your account). You can prevent your account from being closed and all available funds sent to Pennsylvania's Unclaimed Property Department by reactivating your account by doing one of the following: Make a deposit or withdrawal (in any amount) to/from your account either by mail, by visiting our branch, or by one of our open transfer options at www.visionaryfcu.org. Call us at 412-221-6660 to reactivate your account.

Important to remember: Always keep your address and phone numbers current with us, we will attempt to contact you before the deadline.

2015 Supervisory Committee Account Verification

Your enclosed statement of account is being sent to you by the Supervisory Committee of Visionary Federal Credit Union as part of our required account verification by NCUA. If the balance shown on your statement is not correct, please report the differences promptly, in writing, to Supervisory Committee, PO Box 589, Bridgeville, PA 15017. Unless you report any differences to them within 10 days, your account as shown on the enclosed statement will be considered correct.



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
Nicole Rohe	MSR

location

201 Beram Ave.

Bridgeville, PA 15017

Phone: 412-221-6660

Email: info@visionaryfcu.org

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

Holiday Closings

Monday, January 18

Martin Luther King Jr. Day

Monday, February 15

Presidents' Day