



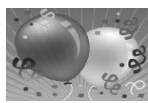
Visionary

Federal Credit Union



ANNUAL MEETING

Our 51 Annual Meeting will be held on Wednesday April 27, 2011 at the Collier Township Community Center – located behind the Collier Police Department, on Hill Top Road. Registration starts at 1:30. There will be a light lunch. There is no charge for the meeting, however, you **must register** so we have enough refreshments and goodie bags. Register at the office starting April 4 through April 22, 2010. Hope to see you at the meeting.



READERS CHOICE AWARD

Thanks to all our members who voted in the Trib Total Media readers choice awards. Visionary was awarded the GOLD!! We love our members and it is clear that you love us! Thank you so much. We look forward to serving you in the future.

ENTERPRISE SALE



Please see the enclosed flyer for a special sales event that is being sponsored by Enterprise Car Sales. Spring it on! Don't miss it. Starts April 1 – 30, 2011.

FOND FAREWELL

After 50 years of serving on the Board of Directors, Frank Bongiorno retired in January. We will miss seeing him at the board meetings, but hope to see him often and at the annual meeting this year. We thank him for all the years of dedicated service to Visionary.

YOUTH WEEK-Hey kids:



“Money Rocks at my Credit Union” stop by the office the week of April 18 – 22 to get a special treat from Dollar Dog. If you make a deposit to your account during the month of April you will have a chance to win a neat prize.

THANK YOU FOR.....

Your generous donations to our Angel Tree for the Salvation Army this past Christmas. We collected over 30 gifts for local area children.

FREE CREDIT REPORT

Just a reminder that you can get a free credit report at www.annualcreditreport.com.



Posing for our Gold Readers Choice Award Photo: Left to Right: Heather, Sue, Peggy, Judy, Phyllis and April. Missing is CEO Ron Lasich.

OFFICE CLOSING ON:

Monday, May 29 – Memorial Day
Monday, July 4 – Independence Day
Monday, September 5 – Labor Day

FYI'S

Text and email scams are making their rounds with local Credit Unions. Please do not respond to any text or email asking for your account number. CALL US if you have any questions.

When using a shared branch service center to conduct your Visionary business, please have your photo ID and savings account number which appears on your statement (without the first set of zero's). If you are not sure what numbers you need please give us a call.



BOARD OF DIRECTORS

RICH VEZZI CHAIRMAN
 JOE VERANESE VICE CHAIRMAN
 WENDY KINGSLAND DIRECTOR
 RUDY MINELLA DIRECTOR
 GUY RUSSELL DIRECTOR
 JOHN MERCIER DIRECTOR
 JERRY KELLY DIRECTOR/AUDIT CHAIR

LOAN OFFICERS

RON LASICH
 PHYLLIS MILLER
 HEATHER FRIES

OFFICE STAFF

RONALD J LASICH PRESIDENT/CEO
 PHYLLIS MILLER VOPERATIONS
 HEATHER FRIES ASST. MGR
 APRIL EDKINS ACH'S/SHARE DRAFTS DEBIT CARDS

MEMBERS SERVICE REPS:

PEGGY WELSH
 SUE TINNEY
 JUDY KRISOVENSKI (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 JANUARY 31, 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 JAN 1, 2011

<u>SECURED – AUTO LOAN</u>	UP TO 100% OF DEALER LIST
* 2010 & 2011 MODELS	APR
1 TO 36 MONTHS **	2.90%
37 TO 60 MONTHS	4.90%
61 AND OVER	5.90%

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

<u>USED VEHICLES*</u>	
2009 MODELS AND OLDER*	5.90%
1 TO 60 MONTHS	

*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 PLEDGED FOR

LENGTH OF LOAN

<u>HOME EQUITY :</u>	
(HOME EQUITY = 80% OF EQUITY)	
1 TO 60 MONTHS	5.00%
61 TO 180 MONTHS	5.50%

REFINANCING -CALL THE 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