



Visionary

Federal Credit Union



ANNUAL MEETING

Our 49th Annual Meeting will be held on Wednesday April 22, 2009 at the Collier Township Community Center – located behind the Collier Police Department, on Hill Top Road. Registration starts at 2:00. 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 6th through April 20, 2009. Hope to see you at the meeting.

YOUR MONEY IS SAFE

Everyday there is more news on the radio, television, and internet about failed financial organizations. We want you to know that your money is safe and secure at Visionary. You are insured up to \$250,000.00 per account. So rest easy, all is well.

SHARED BRANCH NETWORK

Did you know you can do your Visionary Federal CU banking across town or across the nation? We are part of a Shared Branch Service Center which gives you access to your account in over 2500 locations, so before you travel visit: www.cuservicecenter.com for a complete listing.

OUR OFFICE IS CLOSED ON:

Monday, May 25 – Memorial Day
Monday, September 7 – Labor Day

VACATION LOANS:

We have money to lend!! We offer a \$2,000.00 loan for a one year period at a low rate of 7.5 %. (base rate if you qualify.) Call or stop by today.

Goodbye and Hello

You may have noticed that we are missing a familiar face on the front line. Zena retired in March after almost 12 years of dedicated service at Visionary. We are going to miss her, but we wish her the best of luck on her retirement. The new face you see is Peggy. She comes to us with over 8 years experience from another financial institution. Please give her a warm welcome when you come in to the office.

YOUTH WEEK-Hey kids:

The Magic of Saving is this years youth week theme. Stop by the office the week of April 19 – 25 to see how easy it is to make your savings grow – as if by magic. Dollar Dog will have some treats magically appear for all of his members. Come see us – don't forget your Dollar Dog jars to deposit to your account.

THANK YOU FOR.....

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

Giving us the Bronze Readers Choice Award from the Peters Township/ Canonsburg Area.....

Giving us the opportunity to serve you over the last 49 years.

Ron's back and feelin' good

Some of you may know our CEO/President Ron Lasich was out of the office on medical leave for several weeks. He is back on track and feeling fine, and his doctors gave him a clean bill of health! Ron wishes to extend a "thank you" to all the members who sent cards and prayers his way.



BOARD OF DIRECTORS

RICH VEZZI	CHAIRMAN
JOE VERANESE	VICE CHAIRMAN
FRANK BONGIORNI	SEC/TREASURER
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	VP-OPERATIONS
HEATHER FRIES	ASST. MGR
APRIL EDKINS	ACH'S/SHARE DRAFTS/DEBIT CARDS

MEMBERS SERVICE REPS:

PEGGY WELSCH
 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 P.M.

SAVINGS RATES
DIVIDENDS PAID MARCH 31,2009

<u>SHARES</u>	APR	APY
\$50.00 AND GREATER	.50 %	.50 %
CHRISTMAS /VACATION CLUBS	.50 %	.50 %

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, 2008*

<u>SECURED – AUTO LOAN</u>	UP TO 100% OF DEALER LIST
2008 & 2009 MODELS*	<u>APR</u>
1 TO 36 MONTHS **	3.90%
37 TO 60 MONTHS	5.90%
61 AND OVER	6.90%

*2007 MODEL MILEAGE LIMIT 15K
 ** SUBJECT TO LENDERS APPROVED

2007 MODELS AND OLDER*	UP TO 100% OF DEALER LIST
1 TO 60 MONTHS	6.90%

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

PERSONAL

SIGNATURE UNSECURED	UP TO \$8,000	60 MOS MAX	9.25%
SIGNATURE SECURED	UP TO THE VALUE OF THE SECURITY OFFERED		60 MOS MAX 9.00%
HOLIDAY/VACATION	UP TO \$2,000	12 MOS MAX	7.50%
COMPUTER	UP TO \$5,000	36 MOS MAX	8.00%
BILL CONSOLIDATION	UP TO \$5,000	36 MOS MAX	9.25%
BILL CONSOLIDATION	UP TO \$8,000	36 MOS MAX	9.25%

RV/BOAT/PLANE

	<u>NEW</u>	<u>USED</u>
1 TO 60 MONTHS	9.25%	9.75%
61 TO 84 MONTHS	9.75%	10.25%
85 TO 120 MONTHS	10.25% APR	N/A

SHARES SECURED

1 TO 60 MONTHS	5.00%
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CD SECURED

RATE CHARGED WILL 2% ABOVE CD PLEDGED (MIN RATE 5.00% – MAX RATE 8.00%)AND ROUNDED TO THE NEAREST 1/10%.
 CD WILL PLEDGED FOR LENGTH OF LOAN.

HOME EQUITY :

(HOME EQUITY = 80% OF EQUITY)

1 TO 60 MONTHS	6.00%
61 TO 180 MONTHS	6.50%

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