

# Visionary

WINTER 2013

## Federal Credit Union

### Holiday Closings

Monday, January 1, 2013  
**New Year's Day**

Monday, January 21, 2013  
**Martin Luther King, Jr**

Monday, February 18, 2013  
**President's Day**

Monday, May 27, 2013  
**Memorial Day**

Home Banking  
and  
eStatements  
go together like...



**They are perfect companions:**

- Environmentally Friendly
- Efficient
- Safe
- **Free!**
- Secure
- Fast

**Go online  
and sign up today!  
[www.visionaryfcu.org](http://www.visionaryfcu.org)**

### Jingle Bucks, Jingle Bucks, Jingle... All the Way to the Holiday!

Avoid the shopping rush and using a high rate credit card to get the job done. With the Jingle Bucks Loan Special you can enjoy a low rate loan and make the holidays bright for the ones you love.

**Apply today!**  
Call for more details!

**4.99%** APR\*  
\$2000 Maximum

\*APR=Annual Percentage Rate. Loan rates listed are: "as low as" rates and your final rate may be higher depending on credit worthiness and debit to income ratio. Other rates and terms available. Any or all promotional rates and offers may change and/or end without notice. Approval is based on normal underwriting requirements and income verification.



### heading south for the winter?



Visit any credit union across the country that displays the swirl logo and easily access your accounts. More than 4,400 credit unions nationwide enable you to perform your financial transactions at your convenience, and that allows you to kick back and enjoy your trip. After all, that is what a vacation is all about, relaxing! Each of the Credit Union Service Centers display the swirl logo. All you need to do is present your account number with a valid photo ID, and a member service representative will help you transact your business: deposits, withdrawals, transfers, balance inquiries, or statement printouts.\* For a list of participating locations, please visit [www.cuservicecenter.com](http://www.cuservicecenter.com).

\*Some restrictions may apply, based on a location's cash availability. Availability of funds deposited will depend on your credit union's policy. Funds may not be immediately available.

[www.visionaryfcu.org](http://www.visionaryfcu.org)

# privacy policy

<b>FACTS</b>	WHAT DOES VISIONARY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?						
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.						
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include:  <table border="0"> <tr> <td>Checking Account Info</td> <td>Credit History</td> </tr> <tr> <td>Credit Card or other debt</td> <td>Wire transfer instructions</td> </tr> <tr> <td>Payment History</td> <td></td> </tr> </table>	Checking Account Info	Credit History	Credit Card or other debt	Wire transfer instructions	Payment History	
Checking Account Info	Credit History						
Credit Card or other debt	Wire transfer instructions						
Payment History							
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Visionary Federal Credit Union chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does Visionary FCU share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes-</b> to offer our products and services to you	<b>No</b>	<b>We do not share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We do not share</b>
<b>For our affiliates everyday business purposes-</b> information about your transactions and experiences	<b>No</b>	<b>We do not share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>

<b>To limit our sharing</b>	Mail the form below Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.
-----------------------------	--

<b>Questions?</b>	Call (412) 221-6660
-------------------	---------------------

<b>Mail-in form</b>	
Leave Blank OR If you have a joint account your choices will apply to everyone on your account unless you mark below	Mark if you want to limit <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.
<input type="checkbox"/> Apply my choices only to me	
Name _____	Mail to: Visionary FCU 201 Beram Ave Bridgeville, Pa 15017
Address _____	
City State, Zip _____	
Account # _____	

<b>Who we are</b>							
Who is providing this notice?	Visionary Federal Credit Union						
<b>What we do</b>							
How does Visionary FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.						
How does Visionary FCU collect my personal information?	We collect your personal information, for example when you <table border="0"> <tr> <td>Open an account</td> <td>Make a wire transfer</td> </tr> <tr> <td>Pay your bills</td> <td>Provide account information</td> </tr> <tr> <td>Apply for a loan</td> <td></td> </tr> </table>	Open an account	Make a wire transfer	Pay your bills	Provide account information	Apply for a loan	
Open an account	Make a wire transfer						
Pay your bills	Provide account information						
Apply for a loan							
Why can't I limit sharing?	Federal law gives you the right to limit only the information that we do not need to run our everyday business.  State laws and individual companies may give you additional rights to limit sharing.						
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.						
<b>Definitions</b>							
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. We do not have any affiliates.						
Nonaffiliates	Companies not related by common ownership or control. They can be financial or non financial companies such as <table border="0"> <tr> <td>Plastic card processor</td> <td>Data processor</td> </tr> <tr> <td>Periodic statement printer</td> <td>Share draft printers</td> </tr> <tr> <td>Consumer reporting agencies</td> <td></td> </tr> </table>	Plastic card processor	Data processor	Periodic statement printer	Share draft printers	Consumer reporting agencies	
Plastic card processor	Data processor						
Periodic statement printer	Share draft printers						
Consumer reporting agencies							
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you such as Cuna Mutual Group						

## schedule of fees and charges effective 1/1/2013

### Checking Account

Non Sufficient Funds Fee (NSF)	\$30.00	
Auto Transfer Overdraft Fee	\$1.00	
Check Photocopy	\$6.00	
Stop Payment ACH/Checks	\$20.00	
ACH/Check Return Fee	\$30.00	0-60 Days
Non Member Check Cash	\$5.00	
Non Credit Union Check Returned	\$20.00	First Time
	\$30.00	Additional Times
Clearing Exception	\$5.00	

### Shares and Statement

Statement Copy	\$6.00	
Account (S1 or Checking) Closed within 90 Days	\$10.00	
Account Research (15 minute increments)	\$15.00	Per Hour
Account History Print Out	\$0.50	1st 30 Days
	\$1.00	More than 31 days
	\$1.00	Date Range
Account History Faxed	\$2.00	Per Page

### VISA® Debit & Credit Cards

Lost Card Replacement	\$10.00	First Time
	\$20.00	Additional Times
PIN Number Replacement	\$5.00	First Time
	\$10.00	Additional Times
Return Check Fee - VISA® Credit Card	\$30.00	
VISA® Credit Card Late Fee	\$20.00	

### Other Service Charges

Cashier's Checks	\$5.00	
Money Orders	\$2.00	
VISA® Gift Cards	\$3.00	
Travel Cards (Minimum \$100.00 Reload)	\$4.00	Purchase Fee
Western Union	\$25.00	
Certified Letter Fee	\$10.30	Per Letter
Wire Transfers	\$25.00	Domestic
	\$75.00	International
Garnishments/Levy/Subpoena Processing Fee	\$25.00	
Vehicle Lien Recording Fee	\$10.00	
Return Statement or Mail Fee	\$7.50	
Escheat Fee	\$100.00	
Dormant Fee	\$25.00	Per Quarter

## savings rates

Dividends Paid as of December 31, 2012

<u>Shares</u>	<u>APR</u>	<u>APY</u>
\$50.00 and Greater	.20%	.20%
Christmas Clubs	.20%	.20%

Certificate of Deposit (CD's) – Call CU for Rates and Terms

## loan rates

### Secured – Auto Loans up to 100% of List

<u>2011 and 2012* Models</u>	<u>APR</u>
1-36 Months	2.25%
37-60 Months	2.50%
61-72 Months	3.00%
*2011 Model Mileage Limit 15K	

### Used Vehicles Loan Value as Listed in NADA

2011 Models and Older	3.50%
-----------------------	-------

### Personal

<b>Signature Unsecured</b> – \$8,000.00/60 months Up to \$15,000 available based on your credit rating	8.25%
<b>Signature Secured</b> – Up to the value of the security offered 60 months max.	8.00%
<b>Holiday/Vacation</b> – \$2,000.00 12 mos. Max	4.99%
<b>Computer</b> – \$5,000.00 36 mos. Max	7.00%

<u>RV/Boat</u>	<u>New</u>	<u>Used</u>
1-60-months	8.25%	8.75%
61-84-months	8.75%	9.25%
85-120-months	9.25%	N/A

### Share Secured

1-60 months	4.00%
-------------	-------

### CD Secured

Rate charged will be 2% above CD Pledged with minimum rate of 4% and maximum of 7% rounded to the nearest 1/10% CD will be pledged for life of loan.

### VISA® Platinum Card **10.9%**

1. All rates subject to change without prior notice
2. Refinancing of existing loans will not be conducted except in circumstances approved by the loan officers.
3. Each application is reviewed by the loan officers and will be approved or denied on its own merit
4. Basic loan rates are subject to change according to your credit score

# Visionary

Federal Credit Union

## board of directors

Rich Vezzi	Chairman
Joe Veranese	Vice Chairman
Phyllis Miller	Secretary
Rudy Minella	Director
Guy Russell	Director
John Mercier	Director
Gerry Kelly	Director/Audit Chair

## 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
Susan Tinney	Head MSR
Peggy Welsh	MSR
Kay Brodmerkel	MSR
Judy Krisovenski	MSR



## location

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

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 at 6:00