

Visionary

Federal Credit Union

FALL 2020

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.

4.95%
APR*
up to 18 months

APPLY TODAY!

Apply online at www.visionaryfcu.org
or call 412-221-6660 for more details!

*APR=Annual Percentage Rate. Loan rates listed are: "as low as" rates and your final rate may be higher depending on credit worthiness and debt 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. \$5,000 maximum.

Quick Loan Application

More information may be required.*

Amount Requested: \$ _____

APPLICANT'S NAME		GROSS MONTHLY INCOME*: \$ _____		*Income from alimony, child support, or separate maintenance need not be revealed unless you wish such income to support a request for credit.	
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.		
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		CITY, STATE, ZIP	HOW LONG? <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> OTHER		
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.	
				DATE	

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.

www.visionaryfcu.org

0676-Newsletter-0920

Holiday Cash with Skip-a-Pay

Just when you need it most, our Skip-A-Pay program can give you extra cash this holiday season. Use the money to buy gifts, head out for a long holiday weekend, or pay off some bills. For just \$35* per eligible loan, you can choose to skip your qualifying Visionary FCU Loan payment in December. To make your request, stop by the Credit Union, or complete the form below and mail it or fax it to us by November 30, 2020. Please note that ALL BORROWERS on the loan(s) must sign the form.

The \$35 processing fee is a NON-REFUNDABLE FEE and will automatically be withdrawn from your Share Savings or Share Draft (Checking) Account at the time you sign up for the skip-a-payment program. If you make your loan payments with Payroll Deduction or Direct Deposit, your payment will be deposited into your Share Savings Account. Reminder: Throughout the month of the skipped payment in December 2020, interest will continue to accrue on your loan.

*You may choose to skip December 2020 payments only. No skip-a-payment request will be processed without payment of the fee. Home equity loans and VISA credit card loans are not eligible. Must be a member in good standing. All loans must be current as of November 30th to be eligible to skip December payments. Qualification for this special promotion is subject to approval. Processing fee is per qualifying loan.

Skip-A-Payment Request Form

Name _____ Account Number _____
Daytime Phone _____ Email Address _____

Please complete the form below and fax to 412-221-3414 or mail to:
Visionary FCU, 201 Beram Ave, Bridgeville, PA 15017

*Not all loan types are eligible and requests are subject to approval and a credit report review

Loan # _____ Loan # _____ Loan # _____

Please take the \$35 per loan fee: From my share/savings account _____
From my checking account _____

***No Skip-A-Payment forms will be processed without payment arrangements for the fee to be paid at the time the form is processed. I understand that interest will continue to accrue on the unpaid balance and the term of my loan will be extended beyond my initial contract date. I also understand that my payments are to resume in January 2020.

Signature: _____ Date: _____

Joint Signature (if necessary) _____ Date: _____

By signing above, you authorize Visionary FCU to extend your final loan payoff date for each loan requested on this form. The \$35 processing fee per loan will automatically be deducted from your share savings or checking account as indicated above. Interest will continue to accrue on your loan during the month of December 2020. In order to skip your loan payment(s), all loans must be current and in good standing at the time we receive your request. Loans with collateral (i.e. autos, motorcycles, etc.) must have current insurance protection on file at the time of your request. You will not be permitted to participate in the offer if any of your Visionary FCU accounts have negative balances. Skip-a-Pay requests are not permitted on Home Equity Loans or VISA® credit card loans. Eligible loans may be permitted to a maximum of three (3) skip-a-payment requests per the life of the loan(s). Visionary FCU reserves the right to deny this offer for any reason. The loan must be open for 3 months in order to be eligible to skip a payment. Offer subject to change.

PHONE 412.221.6660
WEBSITE www.visionaryfcu.org
EMAIL info@visionaryfcu.org
FAX 412.221.3414
BRANCH/MAILING ADDRESS
201 Beram Ave
Bridgeville, PA 15017
BRANCH HOURS
Mon-Tues-Thurs-Fri:
8:30am – 5:00pm
Wednesday: 8:30am –1:00pm

VISA DEBIT AFTER HOURS
1.800.472.3272
VISA CREDIT CUSTOMER SERVICE
1.844.348.7518
VISA CREDIT CUSTOMER SERVICE INTERNATIONAL
1.301.945.3572
5,300+ NATIONWIDE BRANCHES
www.sharedbranching.org



HOLIDAY CLOSINGS

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Holiday
Thursday, December 24
Close at 1:00pm
Friday, December 25

New Years Day
Thursday, December 31
Close at 1:00pm
Friday, January 1