

SUMMER 2021

Visionary

Federal Credit Union

Credit Union Vehicle Loan May Lower Your Rate

Everyone deserves a second chance. So, if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Or maybe you want to shorten the term in order to pay off your loan earlier, or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like your driving gloves. Contact the credit union to find out just how easy refinancing can be. And if you're in the market for new wheels, stop by the credit union for a preapproval.

That way you can shop like a cash buyer, getting the vehicle you want. Remember, special financing offers often only apply to less-popular models and "not all buyers will qualify." That means only those with pristine credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.

HOT, HOT, HOT AUTO LOAN RATES

THIS SUMMER, DRIVE OFF IN THE CAR OF YOUR DREAMS!

Visionary Federal Credit Union offers up to 100% financing on New and Used Autos, and our HOT rates leave the competition out in the cold. Plus, we offer a variety of terms and payment options, so before you take that dealer financing, stop into the Credit Union and apply. We'll have an answer for you in no time, so you'll be spending the hot summer in your cool new car.

RATES AS LOW AS

2.49% APR*

60-months

*APR = Annual Percentage Rate. Rate current as of date of publication and is subject to change. Rates are based on applicant's creditworthiness. Other rates and terms available. Contact the Credit Union for details.

www.visionaryfcu.org

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SPRUCE UP YOUR HOME THIS SUMMER

Ready to make some home improvements? Want to install a new pool in time for the summer? Look no further than your home to finance your summer plans! With help from the Credit Union, you can tap into your home's equity with a Home Equity Loan.

We're currently offering **rates as low as 3.25% APR***, and with a variety of terms to choose from, you'll find just what you need to fit your lifestyle. The application process is quick and easy, so call the Credit Union today!

*APR = Annual Percentage Rate. Rate effective as of date of publication. Subject to change.



4 Ways to Teach Your Kids About Money

Worrying about money can keep us up at night. A lot of those worries wouldn't exist if we'd just done a few things differently when we were younger. Now you know how important it is to teach your kids when they're young, so here are a few ways you can start teaching them about money now...

- **Make them earn some:** It's hard to learn about handling money when you don't have any. That being said, don't just give them money and let that be the end of it. Give them responsibilities and provide them with a regular allowance so they'll learn that money doesn't grow on trees. Paper grows on trees and money is made of paper, but let's just ignore that for now.
- **Teach them to save:** If you let your kids spend their allowance freely, you won't be doing them any favors. Talk to your children about work and retirement and teach them about compound interest. Establish savings goals for your kids and reward them for saving each month by throwing in a little extra when their goals are met.
- **Let them spend it:** You can't afford to buy your children everything they want. Teach your kids about making responsible purchases and let them spend money on things that make sense. Not only will they get something they want, but they'll learn a little bit about spending, saving, and budgeting.
- **Teach them to be cheap:** Ok maybe frugal is the better word. But the point is, show them how to save their money for the things that really matter. Don't buy them a drink in the checkout line of the grocery store when you're about to head home to where the drinks are. Show them that most of the time there's usually a better option.

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HOLIDAY CLOSINGS

Monday, July 5
Independence Day Observed

Monday, September 6
Labor Day