

# Visionary

## Federal Credit Union

FALL 2013

**2.99% APR\***  
up to 18 months

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!**

\*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. \$3,000 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		\$			
ADDRESS		HOME PHONE NO.	EMAIL ADDRESS (OPTIONAL)		
EMPLOYER		( )			
JOB TITLE OR OCCUPATION		SOCIAL SECURITY NO.	MORTGAGE/RENT PAYMENT:		
BUSINESS ADDRESS (STREET & NO.)		HOW LONG?	\$		
PREVIOUS HOME ADDRESS (IF LESS THAN TWO YEARS AT CURRENT ADDRESS)		BIRTH DATE	HOME/CELL PHONE NO.		
		CITY, STATE, ZIP	( )		
		CITY, STATE, ZIP	WORK PHONE NO.		
		HOW LONG? <input type="checkbox"/> OWN <input type="checkbox"/> LIVE WITH RELATIVE <input type="checkbox"/> RENT <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.	\$	
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.

## MEMBERS Financial Services

Visionary is beginning a brand new partnership with MEMBERS Financial Services. MFS is a personal financial management service that helps our members identify their financial goals and objectives, analyze their current financial situation and recommend programs and investments to achieve financial security. Our MEMBERS Financial Service Representative is Costas A. Grekis, Vice President of Wealth Management. Costas has been with MFS for twelve years, has degrees in finance and marketing and also holds a Chartered Retirement Planning Counselor designation. We will begin offering this service in November, so look for more information coming soon! There is no cost obligation for the service, only a great opportunity to help improve your financial future.

## Come Celebrate International Credit Union Week with Us!

Help us celebrate International Credit Union Week from Monday October 14th through Friday, October 18th in our lobby. We want to thank our members for helping to make Visionary successful, so join us for a week of celebrations!

## Free E-Statements - Win A Nook HD

If you sign up for e-Statements by December 31st, you will give yourself a chance to win a Nook!

For a number of years, Visionary has offered free E-Statements to our members. E-Statements are convenient, easy to access, and more punctual than regular mail. It would not only benefit you, but also would help us decrease mailing costs!

### There are many benefits of E-Statements:

- **Fast** – Receive access to your statements on the first day of each month.
- **Free**- You pay nothing for E-Statements.
- **Convenient** – Access your statement anytime and anywhere. Your last three months statements are always available online, as well as your current month's history.
- **Secure** – Net Branch secures your account information with password entry, firewalls and encryption.

### How do I get started?

- First sign up for Visionary's Home Banking program online called "Net Branch".
- The next step is to sign up for free E-Statements – no more paper!

**Questions:** If you are having any questions or difficulty signing up for E-Statements, please call a Member Service Representative at 412-221-6660 or e-mail us at [info@visionaryfcu.org](mailto:info@visionaryfcu.org). We will help guide you through the process.

## Members Personal Account Password

We are asking our members when they come into the office or when they call in, to speak with the MSR and setup your own Personal Account Password. By doing so, this will add an additional layer of security and will benefit both you our member, and the credit union. We are also installing Driver's License scanners to aid us in providing an additional layer of security for your account.

## Revive That Dormant Account

Like bills stuffed into the pocket of an old coat, you may have money tucked away in your credit union share savings account. It may be fun to discover stowaway funds as you spring clean your closet, but realize the found money hasn't been productive for you. You could have used it for something you needed. It's the same with your dormant account. In fact, a dormant account is counterproductive because it costs your fellow member/owners of the credit union money. The account must be maintained, even if it's not being used. It's time to revive your account and put it to work by adding to it regularly. We currently charge \$10.00 per month on all dormant accounts with no activity for eighteen months or longer.

# 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
Ray Summers	Director
Gerry Kelly	Supervisory Committee Chairman
Ray George	Supervisory Committee Member

## 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 15017  
Phone: 412-221-6660  
Email: [visfcu@aol.com](mailto:visfcu@aol.com)  
Fax: 412-221-3414

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 open until 6:00

## Holiday Closings

### Veteran's Day

Monday, November 11

### Thanksgiving Day

Thursday, November 28

### Christmas Holiday

Tuesday, December 24 closing at 1pm

Wednesday, December 25

### New Year's Holiday

Tuesday, December 31 closing at 1pm

Wednesday, January 1