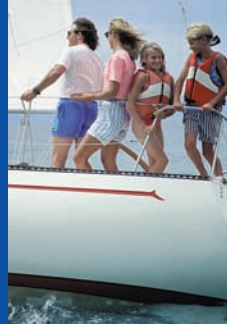


Readi-Reserve

*Your Instant
Line of Credit*



Readi-Reserve

is brought to you by

VISIONS Federal Credit Union

24 McKinley Avenue

Endicott, NY 13760-5491

www.visionsfcu.org

Federally Insured by NCUA.



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



VISIONS
FEDERAL CREDIT UNION
Better Rates • Lower Fees • Maximum Convenience

Readi-Reserve...

Your pre-approved credit line — when YOU need it!

Thousands of members have relied on their Readi-Reserve Account (same as unsecured line-of-credit) for cash in a hurry — without a lot of paperwork or delay. With Readi-Reserve, you apply only once and have immediate funds available when you need them.

The maximum Readi-Reserve credit limit is presently \$20,000 for qualified buyers. This includes the total of your VISA and/or MasterCard credit cards, any signature loan and Readi-Reserve, and any unsecured accounts you may be jointly signed on.

Access to your Readi-Reserve...

Once approved, here's how easily you can have access to your Readi-Reserve Account...

- **Come on in...** Visit any Credit Union office and request an advance from a Member Service Representative.
- **Apply on-line...** at www.visionsfcu.org.
- **Give us a call...** Request an advance through Telephone Teller at 786-1222 or call PAT (Phone Access Teller) at 757-9411.
- **Mail us your request...** Visions Federal Credit Union
24 McKinley Avenue
Endicott, NY 13760-5491

Checking Overdraft Protection...

Your Readi-Reserve is your first line of protection against “bouncing” checks. If you write a check for more than your checking account balance, we'll automatically grant you a Readi-Reserve advance to cover the overdraft in increments of \$100 up to your established limits.

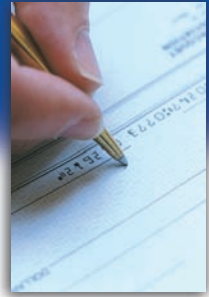
ATM, PAT, VisionLine and MAT access...

Readi-Reserve funds are available 24 hours-a-day through the Credit Union's ATMs, Phone Access Tellers, VisionLine, and Member Access Terminals.

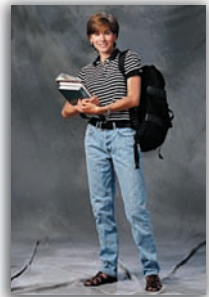
This convenience will allow you to withdraw Readi-Reserve funds during rush hours, holidays, evenings, or anytime you wish. Avoid lines and have cash when you need it.

Call the Loan Center...

You can call the Credit Union at **607-754-7900** or **1-800-242-2120** Monday through Friday from 8:30 a.m. to 8:00 p.m., Wednesday from 9:30 a.m. to 8:00 p.m., and Saturday from 9:30 a.m. to 2:30 p.m.



Overdraft Protection



Education Expense



Vacation Purchase



Unexpected Bills