

# Sweetheart Deal One Week Only

**February 8-13**

Refinance your non-Visions high rate loans  
and start saving today!

**New or Used Auto/RV**  
with rates as low as

**1.90%**  
Fixed  
APR

**Personal Loan**  
with rates as low as

**4.90%**  
Fixed  
APR



**Apply Monday-Friday  
at any branch location or  
Saturday, February 13th, 9am-5pm  
at any one of these locations:**

- Nimmonsburg Square (Binghamton) • CUC (Endwell) • Oakdale Mall
- ITC (Endicott) • Town Square • Norwich • 17-C (Owego) • Newark Valley
- Spencer • Horseheads • University Center • Watkins Glen

[visionsfcu.org](http://visionsfcu.org)



Rate and term available on new loan accounts only. Rates or terms may change at any time. Refinancing of existing Visions loans does not qualify. Certain relationships required to receive promotional rate - ask for details. Credit Union membership required with a \$25 minimum deposit and \$1.00 membership fee. APR= Annual Percentage Rate. Loan rate based on creditworthiness and is subject to standard credit criteria. Promotional rates available for qualified borrowers only. See the CU to determine the rate for which you qualify. Offer good on applications received in person, indirects, on-line and through the call center February 8-13, 2010 and closed by February 28, 2010. New or Used Auto/RV payment would be \$424.96 on a \$10,000 loan at 1.90%APR fixed, with a 24 month term (approx.). Personal Loan payment would be \$94.13 on a \$5,000 loan at 4.90%APR, fixed, with a 60 month term (approx.). Maximum signature loanlimits based on credit worthiness. See credit union to determine amount for which you qualify. Rates apply to auto, RV and Boat loans only.