

SECURITY

financial

Visions
Federal Credit Union

May/June 2005 www.visionsfcu.org

A FREE GIFT WITH EVERY VISIONS "DREAMS" LOAN!



We can make your dreams come true — conveniently — with a low-rate loan from Visions! Your credit union's loan rates and terms have never been better, making now the perfect time to buy that new boat, auto, motorcycle or RV you've been

dreaming about.

Qualified, approved loans earn free gifts and automatic entry in our grand prize giveaways of "dreamy" two-night stays at The Inn at

Glenora Wine Cellars on Seneca Lake. Three lucky winners, one each month during our Dreams promotion, will be selected.

Stop by one of the 19

Visions locations nearest you or call our Loan Center at 754-7900, and tell them you heard they can "make dreams come true!"



Win a "dreamy" two-night stay at The Inn at Glenora Wine Cellars overlooking Seneca Lake.

LOW-RATE LOAN RATES

Autos

New 3.4% APR variable, 60 months (approx.)
4.4% APR fixed, 60 months (approx.)

Used 3.8% APR variable, 48 months (approx.)
4.8% APR fixed, 48 months (approx.)

New auto 100% financing plus sales tax for qualified borrowers. Other terms available.

Motorcycles

New 7.9% APR variable, 60 months (approx.)
8.9% APR fixed, 48 months (approx.)

Used 7.9% APR variable, 48 months (approx.)
8.9% APR fixed, 36 months (approx.)

85% of purchase price up to \$15,000

Sportscraft

9.4% APR variable, 72 months (approx.)
10.4% APR fixed, 66 months (approx.)

85% of purchase price up to \$20,000

Recreational Vehicles/Boats

New 6.9% APR variable, 120 months (approx.)
7.9% APR fixed, 144 months (approx.)

85% of purchase price up to \$50,000

Used 6.9% APR variable, 120 months (approx.)
7.9% APR fixed, 120 months (approx.)

85% of purchase price up to \$25,000

Refinancing of existing Visions loans does not qualify. Certain relationships required to receive promotion offers — ask for details. Credit union membership required with \$25 minimum deposit and \$1 membership fee. Promotion rates and Glenora Wine Cellars package good on applications received April 1, 2005, through June 30, 2005. APR= Annual percentage rate. Variable rates may change monthly. Rates based on credit worthiness and may vary from those shown. All loans subject to standard credit criteria. Minimum loan balance of \$10,000 required to qualify for the Glenora Wine Cellars package. Glenora Wine Cellars package includes accommodations for two in a Vintner Select room that includes fireplace, whirlpool tub and both a dinner and breakfast for two. The packages are transferable and must be used during the week (Sun.-Thurs.) between May 1, 2005-October 31, 2005. ■

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BUILDING YOUR CREDIT UNION RELATIONSHIP CAN BENEFIT YOU!

Smart consumers look for the best ways to save money and earn the highest dividend rates on their hard earned investments. And that's where Visions can help. **100162800**

By transferring shares and/or loans from a bank or other financial institution, Visions members can earn more on their term certificates* and Pacesetter Plus accounts!

Did you know that as a Visions Credit Union member you are already earning

higher dividends because your credit union already consistently pays higher dividends than most of our local competition? Your credit union firmly believes that offering affordable financial services to our members/owners is a prime reason we exist, and we want to be your financial partner for life.

Your credit union has always provided a superior dividend advantage on shares, term certificates and Pacesetter Plus "money market" accounts to all our members; now that superior dividend is getting even better! The bottom line is, if you're looking for a safe place to save and borrow, your credit

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Your Community Credit Union • Membership open to residents of Broome, Tioga, Chemung, Chenango and Schuyler counties (NY) and Bradford County (PA)

LENDING SERVICES

EXCLUSIVE MEMBERS-ONLY AUTO SALE IN JUNE

Visions Federal Credit Union and Gault Auto Center have teamed up for the biggest auto sale of the year!

This exclusive Members-Only Auto Sale will be held June 9-11 and June 13 at the Gault Auto Center, 2507

North Street, Endwell.

Visions members will be able to get great rates and on-site financing on new and used vehicles *plus* manufacturer rebates and discounts, where applicable. Stop by the Gault Auto Center in Endwell

and check out their selection of new and used BMW, Toyota, and Chevrolet vehicles!

This sale reserved for Visions members only — *one of the many privileges of being a Visions member.* ■

HOW TO BENEFIT FROM CREDIT UNION RELATIONSHIP

continued from page 1
union is the best deal. Earn higher dividends by building your relationship, while also saving on other services with your credit union.

We are willing to thank you for your business by paying a higher **relationship dividend** on term certificates* and Pacesetter Plus accounts. The higher dividend is based on the relationship you have with your credit union!

First, simply choose which checking account features best fit your financial needs and establish a checking account relationship with your credit union. You have a choice of VisionsPlus checking with a debit card, VisionsDirect checking with direct deposit, or our business checking. **95532201**

Then establish one of the following loan relationships: a Gold or Platinum credit card, a consumer loan with a balance of \$10,000 or more, a mortgage/HELOC loan with a balance of \$25,000 or more, or a business loan with a balance of \$50,000 or more. With both a checking and loan relationship you earn our higher **relationship dividend!**

The stronger your relationship with your credit union, the higher your dividend earning power can be. This is our way of sending a special thank you to our valued members who rely on us to meet the needs of their entire financial portfolio.

In the end, the credit union difference — member ownership with a democratically elected volunteer board — helps ensure that *all* members get a valuable deal.

Visions Credit Union is committed to helping you build and achieve financial security. Visit any convenient branch location or call the staff in our Call Center at 607-754-7900 to see if you currently are or could be earning our **relationship dividends** based on your

current relationship, or how you can earn more by using additional products and services. Simply ask, "What can I do to earn the relationship dividend rates with my credit union?"

** For members in good standing; excludes variable rate and special term certificates* ■



VISIONS
Relationships Earn More!

Now, there's an easy way to earn higher dividends as a VISIONS' member. The more you participate with the credit union, the greater your dividends can be!

You already earn a superior dividend rate with just a single "relationship"! Use the power of VISIONS to build additional relationships and you can earn a **relationship dividend rate** on Term Certificates* and Pacesetter Plus accounts.

Combine the following Relationships to earn you more!

A) One of these Checking Relationships:

- VisionsPlus with Debit Card
- VisionsDirect with Direct Deposit
- Business Checking

With....

B) One of these Loan Relationships:

- Gold or Platinum Credit Card
- Consumer loan balance of \$10,000+
- Mortgage/HELOC loan balance of \$25,000+
- Business loan balance of \$50,000+

Your additional "relationships" can earn you our higher **relationship dividend rates.** It's our way of thanking you for doing business with VISIONS!

VISIONS
FEDERAL CREDIT UNION
Better Rates • Lower Fees • Maximum Convenience
www.visionsfcu.org

CREDIT CARD ADVICE FOR TRAVELING ABROAD

ATTENTION: VISA GOLD CARDHOLDERS

Visions has placed a temporary BIN block on the VISA Gold card in the country of Spain. This is a result of recent transactions being processed with fraudulent plastic VISA Gold cards. If you are planning a trip to Spain, we recommend that you have a second credit or check card with you. If you have any questions, please feel free to call the Loan Servicing Department at (607) 754-7900, ext. 266 or toll free 1-800-242-2120, ext. 266.

MASTERCARD FOREIGN TRANSACTIONS

Currently, when a purchase is made in a foreign country with your MasterCard *or* Gold MasterCard, the transaction amount is converted to U.S. dollars; MasterCard charges a 1% currency conversion fee. When the transaction is posted to your account, the total amount (purchase amount plus conversion fee) appears as a single transaction on your billing statement. Effective 4/1/05, MasterCard has mandated this 1% currency conversion fee will be broken out as a single line item on your statement. Please feel free to contact the Loan Servicing Department at 607-754-7900, ext. 266, or toll-free 1-800-242-2120, ext. 266.

PREFERRED LOAN RATES

RATES EFFECTIVE MAY 2005

Loan	Fixed Rate (APR)	Variable Rate (APR)
New Vehicle		
100%(+)	4.40 (66 mo.)(8.90*)	3.40 (66 mo.) (7.90*)
financing	5.40 (72 mo.)	4.40 (72 mo.)
Used Vehicle		
100%(+)	5.80 (60 mo.)(10.40*)	4.80 (60 mo.)(9.40*)
financing	4.80 (48 mo.)	3.80 (48 mo.) (9.40*)
Home Equity I - 1.25% APR 1st 4 mos., then Prime+1%	6.75	
Home Equity II - 1.25% APR 1st 4 mos., then Prime+0%	5.75	
Home Equity III - Prime+1.25%	7.00	
Home Equity IV - 1.25% APR 1st 4 mo., then Prime -.25%	5.50	
VISA Classic, no annual fee	9.90 (14.00*)	
VISA Gold, \$24 annual fee	8.90 (11.00*)	
VISA Platinum, \$14 annual fee	9.50	
MasterCard, \$12 annual fee	9.30 (9.90*)	
Gold MasterCard, \$40 annual fee	13.90	
Signature Loan	6.90	5.90 (10.90*)
Special Signature Loan	5.90 (10.90*)	NA
Tax Saver (60 mo.)	5.25	NA
Sportscraft	10.40	9.40

Loan rates are based on credit worthiness of applicants and may vary from those shown above. Other restrictions may apply. Contact your credit union for details. APR=annual percentage rate. † = non-promotion rates. Variable rates may change monthly. Maximum Home Equity rate is 15.8% APR after intro rate expires. Prime rate is 5.75% as of 4/15/05. Credit union membership required. If closing costs apply, payment of certain third party fees required. (On a \$100,000 loan, payment would be \$1,898.49 per month at 5.25% APR for 60 months. Maximum LTV 80%. Monthly payment is example only and will vary based on loan amount.) Closing cost fees range from \$415 to \$1,365. Itemized fees available on request. Homeowners insurance required. Certain relationships required to receive promotion rates. Ask for details.) All terms above are approximates. Rates effective as of 5/1/05. Contact the credit union for the most current rate.

LIFESTYLES

SERVICES FOR YOUTH • YOUNG ADULTS • FAMILIES • FIFTY PLUS

ADVANCED DIRECTIVES ARE IMPORTANT IN ESTATE PLANNING — AT ANY AGE

Living wills, health care proxies, advanced health care directives, durable powers of attorney for health care, advanced directives — no matter what they are called, they are

an essential part of a complete estate plan, as we have all come to learn from the very unfortunate Terry Schiavo case.

Of course, volumes have been written on this topic both before and since Schiavo. One advanced estate planning service that we subscribe to, Steve Leimberg's Estate Planning e-mail newsletter, was kind enough to share a letter from a Georgia attorney to his clients, and encouraged us to pass its contents on to you:

Dear Client,

It's been 30 years since Karen Ann Quinlan went to the hospital in a coma. It took a full year for the New Jersey courts to figure out what to do.

One positive result of her tragedy was the popularization of a legal concept called a "living will."

In 1983, Nancy Cruzan was found on the side of a road following a car accident. She was permanently unconscious and without any higher brain function. It took seven years — and the U.S. Supreme Court — to open the door so an incompetent person's wishes could control the withdrawal of life-sustaining treatment.

Those wishes on the withdrawal — or non-withdrawal — of life-support are best expressed in a durable power of attorney for health care.



Don Bernardo

Clients we've recently interviewed have asked us a number of questions. We thought you'd like to see our answers:

Q. Will a living will accomplish what I want?

A. A living will is limited in scope. It covers only three situations: if you're in a coma, if you're in a persistent vegetative state, or if you're close to death. The living will doesn't cover whether to operate, or start dialysis, or a million other medical things. The durable power of attorney for health care is flexible and broad enough to cover many issues that are not covered in the classic living will. Living wills also do not name specific people to act for you. The durable power of attorney for health care does let you name a specific person, plus back-up people. You'll know who's

to act for you.

Q. Can I simply go on the Internet and download a durable power of attorney for health care?

A. Health care documents are state-specific and, we believe, should be very person specific — no "one-size-fits-all." And if you need information about how to cover a parent who lives elsewhere, we'll guide you to a competent person who can help. 660193601

Q. Should I be concerned about my adult children and their lack of plans?

A. Karen Ann Quinlan was 21 years old when her legal odyssey started, and Nancy Cruzan was 25 years old when she had her accident. It's obvious that health care documents are not just for old people. Certainly, your young adult children should take action on this most important topic.

Q. I created a durable power of attorney for health

care several years ago. Do I need to revisit it?

A. Review of documents more than a few years old is very important. Many states' laws have recently changed. For example, we've recently updated and enhanced our core health care document. HIPAA (the new medical information privacy law) was one reason. We're concerned that the agent you've chosen be able to easily obtain information about your condition — and not be harassed and hindered by red tape. We've also added text because of troublesome decisions involving medical care for Alzheimer's victims.

If you have questions and would like to be sure things are the way you would want them, please contact Donald S. Bernardo, CFP®, senior trust officer of Visions FCU and vice president of MEMBERS Trust Company, at 607-321-0592. He'll be happy to help. ■

SPECIAL MEMBERSHIP MEETING SCHEDULED FOR JUNE 15

A special meeting for credit union members will be held on June 15, 2005, at 4:30 p.m. at the Credit Union Center, 3301 Country Club Road, Endwell.

The purpose of the meeting is to vote on expelling from membership any member who has caused a loss to the credit union of \$250 or more since January 1, 1994. No other business may be transacted at this meeting.

The membership of the following members will be voted on at this meeting:

Angela M Acey, Utica, NY
 Jessica J Aldrich, Windsor, NY
 Clifford I Alger, Jr., Binghamton, NY
 Kathleen M Allen, Vestal, NY
 Morgan D Allen, Jr., Address Unavailable
 Rita C Allis, Brackney, PA
 Daniel E Altman, Endicott, NY
 Caron K Andersen, Elmira, NY
 Joseph A Annese, Rochester, NY
 Albert J Archer, Endicott, NY

Helen E Archer, Endicott, NY
 Samira M Areis, Binghamton, NY
 Diane M Arnold, Waverly, NY
 Jeffrey Arnold, Johnson City, NY
 Sara A Arsenault, Binghamton, NY
 Mitchell L Ayers, Address Unavailable
 Kelly A Baber, Endicott, NY
 Levi Bachtell, Address Unavailable
 Rebecca L Bacon, Watkins Glen, NY
 Irene B Badmone, Address Unavailable
 Ralph J Baggitt, Endicott, NY
 Ashley L Bailey, Elmira, NY
 Jason D Barbour, Candor, NY
 Michael J Barcomb, Horseheads, NY
 Gary L Barnes, Jr., Address Unavailable
 Robert Stone Barr, Owego, NY
 Corey Barrett, Address Unavailable
 Frank A Barrett, Address Unavailable
 Jamie Barrett, Friendsville, PA
 Laurie S Barriger, Address Unavailable
 Traci A Baskin, Binghamton, NY
 Jesse D Beach, Johnson City, NY
 Debra A Beadle, Address Unavailable
 Jesse A Bean, Waverly, NY
 Katy L Bell, Binghamton, NY
 Laura L Benjamin, Wysox, PA
 George Bennett, Vestal, NY
 James O Bennett, Towanda, PA
 Scott C Bennett, Sr., Elmira, NY
 Carl J Beno, Johnson City, NY
 P C Benson, Elmira, NY
 Shirley V Benson, Nichols, NY
 Mary K Berlinger, Vestal, NY
 Raymond E Bernard, Horseheads, NY
 Beverage Baron Of Elmira Inc., Address Unavailable

William J Bicknell, Binghamton, NY
 Jennifer R Bidwell, Vestal, NY
 Melissa M Bidwell-Brink, Owego, NY
 Franklin G Birt, Binghamton, NY
 John P Bisaha, Endicott, NY
 Jessica M Bislard, Endicott, NY
 Valerie L Blair, S Waverly, PA
 Edward D Blakeslee, Port Crane, NY
 Naomi L Boardman, Marathon, NY
 Carl Bogacz, Elmira, NY
 Deborah Bogart, Tioga Center, NY
 Jennifer R Bogart, Tioga Center, NY
 Joseph A Bongiorno, Oneonta, NY
 Jason G Borick, Towanda, PA
 Michael J Bowen, Vestal, NY
 Richard W Bowen III, Owego, NY
 Wade M Bowes, Richmond, VA
 Kenneth E Bowman, Johnson City, NY
 Eileen P Brady, Endwell, NY

Dan Brann, Elmira, NY
 Leah Brannaka, Address Unavailable
 Michael S Brannaka, Address Unavailable
 Karen Breski, Phoenix, AZ
 Steven C Brink, Address Unavailable
 James D Broscius, Wyalusing, PA
 Brett A Brown, Address Unavailable
 Dana J Brown, Binghamton, NY
 Henry Nelson Brown, Jr., Nichols, NY
 Jeffrey Brown, Berkshire, NY
 Scott W Brown, Elmira, NY
 Allan Brubaker, Endicott, NY
 Kay N Brubaker, Endicott, NY
 Angel Brunelle, Binghamton, NY
 Gregory J Burchard, Address Unavailable
 Cecile Burdick, Owego, NY
 William R Burdick, Jr., Owego, NY
 Joshua J Burnside, Address Unavailable
 Anthony H Burshnick, Binghamton, NY
 Tracy L Burt, Endicott, NY
 Christina Bush, Address Unavailable
 Judy Bush, Endwell, NY
 David C Butts, Binghamton, NY
 Amanda Bydairk, Sayre, PA
 Joseph Cafferty, Windsor, NY
 Daniel J Camp, Ulster, PA
 James L Campbell II, Athens, PA
 William J Canini, Jr., Kirkwood, NY
 Mike Carlsson, Endwell, NY
 Ursula Y Carrington, Warren Center, PA
 Abraham Z Cates, Afton, NY
 Nicholas J Cevette, Endicott, NY
 Kit Chanhdara, Johnson City, NY
 Chaynakhone Chansavath, Binghamton, NY
 Phone Chansavath, Binghamton, NY
 Dorothy Chapman, Candor, NY
 Laura L Chapman, Richford, NY
 Stacy L Chilson, Towanda, PA
 Sarah T Chorney, Elmira, NY
 Eric D Christensen, Chenango Forks, NY
 Mark A Christiansen, Vestal, NY
 Christen B. Cipolla, Endwell, NY
 Deyo B Clark III, Port Crane, NY
 R Douglas Clark, Kansas City, MO
 Yvonne L Clark, Kansas City, MO
 Alba G Clausell, Binghamton, NY
 Melanie Cleveland, Address Unavailable
 Dalton Peter Coa, Binghamton, NY
 Jeffrey L Cole, Address Unavailable
 Trudy K Cole, Address Unavailable
 Michael T Collins, Candor, NY
 Deborah L Colvin, Binghamton, NY
 Nancy Ann Condon, Address Unavailable
 Ian Conley, Elmira, NY
 Kathleen M Contro, Binghamton, NY

John Councilman, Johnson City, NY
 Robert L Covello, Address Unavailable
 Jason L Crane, Address Unavailable
 Randy L Creeley, Sr., Owego, NY
 Nicole L Cudo, New Milford, PA
 Shawn D Cummings, Tioga, PA
 Deborah R Danielson, Florissant, MO
 April J Darling, Kirkwood, NY
 Crystal L Daugherty, Elmira, NY
 Raymond A David, Jr., Binghamton, NY
 Bonnie S Davis, Binghamton, NY
 John J Davis, Binghamton, NY
 Christopher Deal, Vestal, NY
 Dustin M Dean, Myrtle Beach, SC
 Larry L Dean, Jr., Address Unavailable
 Stephen Decker, Binghamton, NY
 Sara Deffler, Endicott, NY
 Maria Delvalle, Binghamton, NY
 Lisa A Denbow, Elmira, NY
 Callie J Denio, Aurora, CO
 Erica Deprimo, Erin, NY
 Erin E Deprimo, Erin, NY
 Nicholas J Desisto, Endwell, NY
 Mary A Deubler, Binghamton, NY
 Jeanne M Dewar, Endicott, NY
 Alicia A Dewire, Address Unavailable
 Tabitha C Dexter, Syracuse, NY
 Diego Diaz, Address Unavailable
 Jay J Dinga, Endicott, NY
 Thomas J Disbrow, Elmira, NY
 Maria E Diute, Johnson City, NY
 Jamie D Dodge, Canton, PA
 Robert J Doland, Elmira, NY
 Meredith Grace Donnelly, Johnson City, NY
 Daniel Dordoni, Watkins Glen, NY
 Mary Kay Driscoll, Binghamton, NY
 Jennifer M Drouin, Putney, VT
 Shannon N Drumm, Binghamton, NY
 Dawn M Dubois, Address Unavailable
 Billie R Duffek, Beach Lake, PA
 Michael S Duvarney, Newark Valley, NY
 Ruth Duvarney, Newark Valley, NY
 Mark Dvorsky, Stokesdale, NC
 Jeffrey T Edwards, Port Crane, NY
 Angela M Eggleston, Chenango Bridge, NY
 Rebecca A Eldred, Johnson City, NY
 Patrick W Elliott, Endicott, NY
 Clint L Ellis, Kirkwood, NY
 Magan Ennis, Address Unavailable
 Sherri L Estep, Waverly, NY
 Dana M Evans, Towanda, PA
 Russell M Evans, Towanda, PA
 Ray A Fakhoury, Dearborn, MI
 Ahmadou Fall, Philadelphia, PA
 Brandylee V Fallstich, Binghamton, NY

Brian W Farnsworth, Osceola, PA
 Timothy F Fenster, Lakeland, FL
 Audrey A Fields, Binghamton, NY
 Patricia A Finan, Port Crane, NY
 Kaitlyn E Finch, Endwell, NY
 Rose Finch, Binghamton, NY
 Suzanne R Fingler, Rock Stream, NY
 Donald J Finnerty, Address Unavailable
 Harold Fiscus III, Address Unavailable
 Jeffrey D Fisher, Susquehanna, PA
 Carol A Flannigan, Athens, PA
 Henry Flenders, Ulster, PA
 Karin M Fletcher, Binghamton, NY
 Sean C Flynn, Athens, PA
 Joanne M Foley, Endwell, NY
 Douglas L Follis, Endicott, NY
 Penny S Forbes, Elmira, NY
 W Scott Forbes, Elmira, NY
 Shane L Forinash, Address Unavailable
 Jason E Fortenbaugh, Address Unavailable
 Robert E Foust, Address Unavailable
 Jennifer L Fox, Elmira, NY
 Tammi M Frederici, Address Unavailable
 Karen L Freed, Nichols, NY
 Polly Ann French, Athens, PA
 Jule C Futrell, Address Unavailable
 Jennifer L Gallagher, Address Unavailable
 Francis J P Gallois, White Plains, NY
 Gordon F Gardner, Jr., Vestal, NY
 Patricia M Garinger, Address Unavailable
 Michael P Garner, Jr., Endicott, NY
 Willie J Gary, Endicott, NY
 Jason Gehm, Berkshire, NY
 Christopher V George, Address Unavail.
 Max R Gesford, Lockwood, NY
 Sean D Giblin, Binghamton, NY
 Nahdiya Giles, Dover, TN
 Chakaris M Glover, Binghamton, NY
 Sharon Goodman, Endicott, NY
 Christopher L Gorvino, Elmira, NY
 Jamie A Gowan, Rochester, NY
 Steven J Granger, Horseheads, NY
 Heidi M Grap, Van Etten, NY
 Matthew P Graven, New York, NY
 James I Gray, Jr., Ulster, PA
 Sally Gray, Owego, NY
 Autumn K Greene, Endwell, NY
 Lynn B Gregory, Vestal, NY
 Michael Griffin, Sayre, PA
 Rudolph K Griffin, Endicott, NY
 Robert W Griswold, Port Crane, NY
 Paul H Gross, Binghamton, NY
 Andrew G Hackett, Apalachin, NY
 Robert C Haggerty, Newark Valley, NY
 Christopher P Haight, Endicott, NY

David A Haines, Binghamton, NY
 Donald L Haines, Geneva, NY
 Peter J Hamburger, Columbia X Rds, PA
 Timothy Hamilton, Brooklyn, NY
 Gerald L Hanyon, Binghamton, NY
 Rose Hanz, Johnson City, NY
 Kristy L Harendza, Johnson City, NY
 Lisa A Harendza, Address Unavailable
 David G Harris, Waverly, NY
 William J Harris, Jr., Johnson City, NY
 Lanissa M Harrison, Endicott, NY
 Julie B Harvey, Binghamton, NY
 Christina S Hassett, Binghamton, NY
 Douglas E Hawkins, Jr., Windsor, NY
 Randy J Hayes, Henderson, NV
 Dorothy Hazen, Chenango Forks, NY
 Herman L Headley, Jr., Johnson City, NY
 Alan J Heath, Lockwood, NY
 Sharon Heatherman, Windsor, NY
 Larrie E Heaton, Jr., Port Crane, NY
 Robert E Heller, Binghamton, NY
 John L Hemphill, Endicott, NY
 Mike Hendrickson, Nichols, NY
 Ibrahim Henin, Binghamton, NY
 Kendra Henry, Athens, PA
 Israel Hernandez, Jr., Binghamton, NY
 Margarita Hernandez, Allentown, PA
 Brittany G Hewes, Address Unavailable
 Frankie L Higley, Rome, PA
 Holly E Hildebrandt, Nichols, NY
 Danielle L Hilinski, Sheffield Lake, OH
 Jacqueline M Hillyard, Address Unavail.
 Joel V Hines, Newark Valley, NY
 Sondra Hines, Newark Valley, NY
 Bailey E Hitchcock, Athens, PA
 Mary E. Hoag, Arkville, NY
 Kyle Hodge, Horseheads, NY
 Derek Hogboom, Cape Coral, FL
 Sharon Goodman, Endicott, NY
 Christopher L Horvino, Elmira, NY
 Jeffrey G Holmes, Port Crane, NY
 John W Hopper, Endicott, NY
 Joseph L Huck, Address Unavailable
 Tiffany S Humphrey, Whitney Point, NY
 Stephanie M Hurd, Freeville, NY
 Archie N Idemne, Woodside, NY
 Elaine M Impero, Vestal, NY
 Lin M Ingrahm, Richford, NY
 Carl W Irish, Wysox, PA
 Marcos A Ithier, Address Unavailable
 Michael A Jachimowicz, Binghamton, NY
 Kristy L Jackson, Endicott, NY
 Lila Jackson, Binghamton, NY
 Mary Ann Jackson, Conklin, NY

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THE Financial Services

LIFE INSURANCE

TWO LIFERING GROUP TERM LIFE INSURANCE PROGRAMS ARE AVAILABLE

For many years, Visions Federal Credit Union members have insured themselves and their families with the traditional LifeRingSM Group Term Life insurance plan, offered exclusively to members of LICU+ credit unions. Today, this outstanding insurance program has more than \$1.5 billion of insurance in force. With LifeRing, credit union members can apply for up to \$500,000 of affordable group term life insurance,

- NEW 10-year, level-premium, group term life insurance program
- Coverage available from \$150,000 to \$1,000,000
- Rates guaranteed for 10 years

including features such as an annually declared 15% bonus benefit and an accelerated death benefit.

Now there is a new companion product to the traditional LifeRing Group Term Life insurance program. It is a ten-year, level-premium, group

term life insurance plan called LifeRing TenPlusSM. Both programs are underwritten by New York Life Insurance Company (New York, New York). New York Life has consistently received the highest ratings from the independent rating services, Standard & Poor's and A.M. Best, for its overall solvency, and Moody's and Fitch for its financial strength. **600309001**

LifeRing TenPlus will provide insureds with group term life insurance at competitive premiums that are guaranteed not to change for the first 10 years. The product is designed as a "sister product" alternative to the traditional LifeRing program for members who might prefer to be insured for only a short period (i.e., 10 years) and at lower rates (depending on age and health status).

As it has for the entire 28-year history of LifeRing, Aon Consulting is responsible for all program management for both of these programs. With the addition of LifeRing TenPlus, in combination with the traditional LifeRing coverage, the goal is to broaden the appeal to more credit union members and satisfy more of their needs.

During the first 10 years of coverage, LifeRing TenPlus insureds will keep the same level of protection along with the same low premium. Initial premiums are guaranteed not to change for that 10-year period. Premiums are based on standard, preferred and super-preferred risk classes, depending on an applicant's health status and other factors.

Credit union members and their spouses between ages 40 and 64 may apply for 10-year level term amounts up to \$1,000,000 in \$50,000 increments (the minimum amount available is \$150,000). Unlike the traditional (members-only) LifeRing product, if the member's spouse is not a credit union member, he/she may still apply for coverage as a dependent (not to exceed the member's amount of coverage). The total combined coverage for each insured person under LifeRing TenPlus and the separate LifeRing Group Term Life insurance plan may not exceed \$1,000,000.

It is also important to note that most other 10-year term policies usually terminate at the end of the period and an insured must either re-apply (with new underwriting) or pay a significantly higher premium in order to continue coverage. Under LifeRing TenPlus, insureds have an option of continuing coverage beyond 10 years. Insureds can again apply (up to age 64) for new LifeRing TenPlus coverage with a new 10-year rate guarantee, subject to approval by New York Life. Or, coverage can be continued (up to age 75) on a guaranteed basis in the traditional LifeRing Group Term Life insurance plan. The LifeRing rates will be based on the insured's attained age and the LifeRing rates that prevail at that time. Costs may be higher or lower than the TenPlus costs.

Member coverage under the 10-year term

RETIREMENT PLANNING

ANNUAL REVIEW OF INVESTMENTS



Rob Bradley,
LPL branch manager
Investment Representative

- FINANCIAL PLANNING
- MUTUAL FUNDS
- FIXED AND VARIABLE ANNUITIES
- ASSET MANAGEMENT ACCOUNTS
- PORTFOLIO REVIEW
- RETIREMENT PLANNING
- COLLEGE PLANNING

A lot can change in a year's time. Tax, economic and personal changes can affect investment goals and strategies. For that reason, I'd like to invite you to sit down with me so we can review your current plan, and make sure we're on track going forward.

Our one-hour meeting will help ensure that I have all the latest information about your circumstances and that I can share any new developments that may affect your plan, as well. The visit also affords us an opportunity to discuss a variety of issues, such as taxes, long-term planning, and other items that may be of interest or concern to you.

Our agenda will center on the following:

- Review current allocation of assets.
- Reconsider original investment objectives and discuss any life-changing events or other adjustments in your circumstances or goals.
- Verify that your investments are achieving your objectives.

The annual review allows us to confirm or adjust your portfolio as necessary. Please call to schedule an appointment at your convenience. I look forward to meeting with you and helping you stay on course.

Please feel free to contact me to discuss the options available to you, at no cost or obligation, at 607-754-7900, ext. 367.

Sincerely,
Robert Bradley
LPL Branch Manager
Investment Representative

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continued on page 5

AUTO INSURANCE

HOW CAN I CONTROL AUTO INSURANCE RATES?

In today's market, where affordable personal auto insurance seems less and less available, you may wonder if there's any way to control rising premiums. You've already taken one step by choosing an independent agent, representing multiple companies, so we can give you the right insurance to fit your needs. But besides choosing the right insurance company, there are some tips to help you control the rates you pay for auto insurance.

Driving Record

An operator's past driving history is a predictor of future claims activity. Driving defensively and obeying all the rules of the road is one of your best routes to lower rates.

Type of Vehicle

A major factor in the rating of your physical damage insurance (i.e., comprehensive and collision insurance) is the type of vehicle you own. In assigning a rate, most insurance companies begin with the cost of the new vehicle and the model year. Generally, the higher the cost of the vehicle and the newer it is, the higher the rate. However, further adjustments are made for the vehicle's weight, body type, engine performance, actual loss experience from past years for that model, etc. We can give you a rating comparison for vehicles you are considering purchasing or leasing, which will give you some control over the cost of your insurance. **87219301**

Coverage

Some people prefer to assume more of the risk of loss on their autos and save on premiums. It may make sense for you to remove comprehensive and collision coverages on older vehicles, or increase your deductibles on newer vehicles.

Use and Residence

Your employment opportunities and lifestyle most likely will dictate the kind of use your vehicles get and the location at which they are garaged — two things that impact your rates. However, there is a way you can get some control over the rating of your vehicles. Consider driving the lowest-rated vehicle (for example, an older vehicle without physical damage coverage) for activities that have the highest rate for use (for example, business use or long-distance commuting).

Timely Premium Payment

Always pay your premiums on time. Late payments can actually affect the rates you pay. Issuing cancellations, processing late payments and then issuing reinstatements add significant costs to the servicing of auto insurance policies. Some companies have a low tolerance for late payments under policies that are eligible for their preferred pricing.

Credit Management

Many insurance companies have established a link between a person's credit history and that person's probability of having a car accident. As strange as this may sound, there appears to be an objective basis for using credit analysis, known as insurance credit scores, to predict which policyholders will have greater-than-average loss experience or less-than-average loss experience. Managing your credit and your credit report will help to lower rates on your auto insurance.

Discounts

There are some standard discounts, such as those for taking a driver training course or a defensive driving course, qualifying as a good student, insuring multiple vehicles on the same policy, installing certain anti-theft devices and maintaining certain safety equipment (for example, passive restraints or anti-lock brakes). Some insurance companies have developed their own discounts for such things as buying your homeowner's policy from the same company. Our agency would like you to take advantage of every discount that is available to you, so don't hesitate to call us for a discount review. (See contact information, below.)

Fight Fraud

Lawmakers are working on bills that would help prevent fraud. The main types of fraud are staged accidents and phony or exaggerated medical bills. If you are concerned about your auto insurance costs, be sure to contact the governor and your state legislators and urge them to reach agreement on reforms to drive the cost of fraud out of the state's auto insurance system.

Your Professional Insurance Agent

We want you to know about the insurance you're buying. ■
— Karen Terboss and Greg Moore

LIFERING HAS TWO PROGRAMS

continued from page 4

plan can continue through age 74, as long as he/she remains eligible and the master group policy remains in force. Insurance for dependents can also continue through spouse age 74 and child age 25.

As with the traditional LifeRing Group Term Life insurance plan, the only exclusion is that, during the first two years, benefits will not be paid for death resulting from suicide. Also, in both LifeRing programs, quarterly premiums will be automatically deducted from the member's designated credit union account on the first business day of January, April, July, and October.

For questions and policy service needs, members can call the LifeRing dedicated 800 phone number at CBCA Administrators, 800-223-8646.

Further information about both LifeRing TenPlus and the traditional group term life insurance plans will be mailed to Visions Federal Credit Union members in 2005. If you wish to learn more about either plan beforehand, please call the LifeRing toll-free phone number, 800-223-8646. ■

DISCOUNT BROKERAGE SERVICES

Member Benefits:

- Trades are settled electronically — no checks to write.
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THE WEALTH MANAGEMENT TEAM Seated, left to right: Denise Malfet, Jennifer Peck, Nancy Smith. Standing, left to right: Charles Bender, Donald Bernardo, Robert Bradley and David Woodburn.

Auto Insurance



Serving members of Broome, Chenango or Tioga counties:

Mang Insurance Agency
607-754-7900, ext. 354

Karen Terboss karen.terboss@manginsurance.com



Serving members of Chemung or Schuylers counties in NY, or Bradford County, Pa.:

Perry & Carroll, Inc.
607-734-4291

Greg Moore gmoore@perrycarroll.com

SPECIAL SERVICES

VISIONS MANAGEMENT TEAM DISCUSSES CREDIT UNION ISSUES ON CAPITOL HILL

Members of the Visions management team visited with our representatives in Congress on a recent trip to Washington, D.C. Time was well spent discussing issues facing credit unions today, while reminding them of the "credit union difference."

At right, pictured left to right with Congressman Randy Kuhl (second from left), are Frank E. Berrish, Visions FCU president/CEO; Jayne Searles, marketing/business development manager; and James Felmet, senior vice president/COO.



Below: Pictured with Congressman Sherwood Boehlert are credit union representatives from his district who discussed credit union issues on a recent trip to Washington, D.C.

UPCOMING EVENTS

(Clip and Save)

NOTE: All seminars and events will be held at Credit Union Center (3301 Country Club Rd., Endwell) unless otherwise noted; please call 754-7900, ext. 531, for reservations.

CREDIT UNION NIGHTS WITH THE B-METS

Sunday, May 29, 7 pm — Fireworks after the game!
Special-price tickets: \$3

Friday, June 10, 7 pm —

Fireworks after the game!

Special-price tickets: \$4

Tickets available for both games at

the following branches:

24 McKinley Ave.—Endicott; Town Square—Vestal;
Upper Court St. & Upper Front St.—Binghamton;
Oakdale Rd.—Johnson City; Route 17C—Owego



HOME BUYING INFORMATION NIGHT

Wednesday, June 8, 5:30 pm

HOME BUYING INFORMATION NIGHT

Wednesday, June 8, 5:30 pm

Elmira Branch, Langdon Plaza, Elmira, NY



ASSET PROTECTION TRUST SEMINAR

Tuesday, June 21, 7 pm

ASSET PROTECTION TRUST SEMINAR

Thursday, June 23, 7 pm

Owego Treadway Inn
1100 State Route 17-C, Owego, NY



MEMBER AUTOMATION

Thursday, July 28, 7 pm

All new members, and members who would like to learn more about Visions' convenient online services, are encouraged to attend.

OFFICE CLOSINGS

Memorial Day —

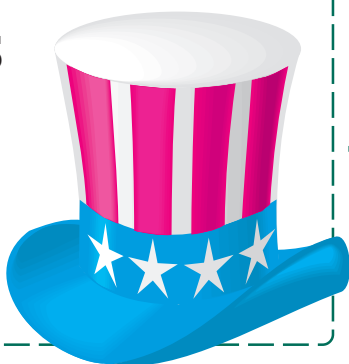
Monday, May 30

All offices closed.

Independence Day —

Monday, July 4

All offices closed.



VISIONS EMPLOYEES BOWL TO VICTORY!



Two teams of volunteers representing Visions FCU participated in the annual ARC Pin Crushing Tournament, in support of the ARC Day Habilitation Program. Visions "Team #2" was victorious at this year's event, which was chaired by Assemblyman Clifford Crouch (far right). Joining Assemblyman Crouch are members from the winning team along with a representative from the ARC. Special thanks to Assemblyman Crouch for his great job as honorary chairman! ■

CU LOOKING FOR MORE LEADERS

If you have expertise that would be helpful to the credit union in setting direction for a \$1.6 billion progressive financial institution, Visions FCU would like to speak with you.

Volunteers are wanted to serve on the board of directors and supervisory committee.

As a volunteer, you'll join a team of people dedicated to making Visions Federal Credit Union the finest financial institution in this area.

Any member, with the exception of credit union employees and their immediate families, is eligible.

A background in finance or the financial services industry would be helpful, but is not required. All inquiries are held in strict confidence. Applicants are subject to a credit check.

For complete details,

contact James Felmet at 607-754-7900, ext. 610, or complete and send a volunteer application to his attention (in care of any office) by July 1, 2005. Volunteer applications are available at any branch location or online at www.visionsfcu.org under Credit Union Information/Printable Forms & Applications. ■

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Your
Realtor

"I WANT TO GET
MY MORTGAGE AT THE
CREDIT UNION."

CREDIT UNION TODAY

PRESIDENT'S REPORT

WHAT 'UPHILL BATTLE'? *PRESS & SUN-BULLETIN* ARTICLE HAS IT WRONG

Several members have asked me to comment on Jeff Platsky's article in the *Press & Sun Bulletin* entitled, "Banks Have an Uphill Battle Against Credit Unions."

The article is extremely amusing, especially the remarks from the previous CEO of Binghamton Savings Bank calling the credit union a "500-pound gorilla." It's evident that CEO made Visions Federal Credit Union and other credit unions grow over the past years as a result of BSB's changes in policies and reductions in interest rates on savings accounts, which affected many fixed-income people.

Each time the *Press* ran an article on Binghamton Savings Bank regarding their loan losses, all credit unions and other banks in the Triple Cities had an influx of deposits. The articles on the BSB losses scared citizens in Broome County and, as a result of reductions in savings rates and the negative articles on the loan losses, consumers went to other financial institutions where they felt more comfortable. **1065500**

The article was inaccurate in several areas. It is important to point out that credit unions do pay taxes. Visions FCU pays more than \$1 million in taxes each year. It is true that there is a 1934 law that exempts credit unions from federal income tax because credit unions are considered a cooperative, similar to a milk cooperative, the YMCA, or other cooperative organizations. (I hope the next article in the *Press* is not, "Gyms Have an Uphill Battle Against the Y's!")

There are also many tax advantages given to banks, such as Bank S Corporations, in which the taxes not paid exceed fed-



Frank Berrish
President/CEO

eral taxes not paid by credit unions. If there is an overall change in taxation for credit unions, then banks should lose their S Corporation tax exemption as well.

Lobbying groups for the bankers have a job to do and they have found credit unions to be their target to keep a lot of their members in the various banking associations. The so-called "uphill battle" in many banks is a non-issue, because banks control greater than 95% of the market share of deposits and loans in the United States. The amount of market share held by credit unions is insignificant. So why the battle? What is "uphill" when you own the market?

I believe the relationship between credit unions and banks is not as bad as the *Press* insinuates. Bankers and credit union managers in this area, believe it or not, do go to lunch. Banks and credit unions in this area have come together to make joint loans to local companies to help economic development. Bank and credit union CEOs sit on the boards of directors of the Chamber of Commerce, the Roberson Museum and Science Center, the Boy Scouts, the Ross Park Zoo, and many other local organizations in order to help the community become a better place.

There is another solution to the "uphill battle," and that is to encourage banks to become credit unions. Several banks have changed to credit unions. Others haven't, because they know that their model is better for them. The current model for credit unions is good for the consumer and the members of the credit union.

The *Press* article made it sound like this outside entity called a credit union swooped down from another place to serve IBMers. Let's face it:

.....
LOBBYING GROUPS FOR THE BANKERS HAVE A JOB TO DO AND THEY HAVE FOUND CREDIT UNIONS TO BE THEIR TARGET.
.....

credit unions weren't always in this area. Credit unions were formed by IBM employees, GAF employees, and postal employees back in the 1940's - 1960's because they were dissatisfied with the treatment given to them by local banks. Isn't this what America is about — freedom of choice? Shouldn't consumers have a choice of a not-for-profit financial institution as opposed to a for-profit institution?

The *Press* article makes it sound as though there is only one model — and that's

the bank model — which is good for consumers. That is totally false. Allow both models to flourish so consumers can make the choice for themselves.

Let's face it, banks and credit unions have both changed. In reading the *Press* article, it seems as though credit unions are expected to stay the way they were 20 or 30 years ago. They haven't and they won't because their members want more and more services from them.

The banking industry has changed to become a trillion dollar business. Examples of that change include the banks that have recently expanded into Binghamton because of the opportunity presented by the acquisition of Binghamton Savings Bank.

Banks from Spencer, Hallstead, Oneonta, and Norwich have not stayed the small village/city banks that

they once were. They have changed as credit unions have changed. These banks recently expanded into the Broome County market and evidently did not share the concerns expressed by the past CEO of BSB, as many of them have opened offices with a large capital investment across the street or nearby offices of Visions FCU and other credit unions.

These CEOs are intelligent and know that there is a lot of business to be derived in Broome County that the past CEO of BSB was unable to cultivate, or they wouldn't have invested a great amount of money in new buildings in this community. These banks must not see the "uphill battle" the *Press* refers to! ■

Frank E. Berrish
President/CEO

THREE RE-ELECTED TO BOARD; VOLUNTEERS HONORED

The credit union held its annual meeting on Saturday, March 5.

Three individuals were re-elected to serve a three-year term on the board of directors: Nicholas A. DiPaolo, Samuel O. Iwobi, and Patrick H. Volpe.

The following individuals were elected to the Executive Committee: Patrick H. Volpe, chairman; R. Mark Patterson, vice chairman; Kenneth H. Kidder III, treasurer; and Nicholas A. DiPaolo, secretary.

Elected to the Supervisory Committee were Scott M. Hotalen, chairman, and Oliver N. Blaise Jr., secretary.

Two volunteers were also recognized at the annual meeting for their 10 years of service: Lynn Frehsee and Samuel O. Iwobi. ■



Re-elected Board Members, left to right: Samuel O. Iwobi, Nicholas A. DiPaolo, and Patrick H. Volpe.



Volunteers Samuel O. Iwobi, left, and Lynn Frehsee.

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www.visionstfcu.org

OFF-SITE OFFICES

Mon. - Tues 9 am - 4:30 pm
Wed. 9:30 am - 4:30 pm
Th. - Fri. 9:30 am - 5:30 pm

- TTC
- Oakdale Mall

(Thurs. & Fri. 9:30 am - 7 pm)
Sat. 10 am - 5 pm)

- Vestal
- Owego - 17C
- Credit Union Center

(Walk-In - a.m., loan appointments only, p.m.)

- Elmira
- Two Rivers
- Binghamton - Upper Court St.
- Binghamton - Nimmonsburg
- Binghamton - Foundry Plaza
- Newark Valley
- Wysox, PA (Sat. 9 am - noon)
- Sayre, PA
- Watkins Glen
- Town Square
- (Mon. - Fri. 9 am - 7 pm)
- (Sat. 9 am - 5 pm)
- Horsesheds - Village Plaza, Westinghouse Road
- (Sat. 9 am - noon)
- Hilltop Campus
- (Tues. & Thurs. noon - 4 pm)

MARKETING MANAGER & NEWSLETTER EDITOR
Jayne L. Searles

AUDITOR
Michelle M. Jeavons

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continued from page 3

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Andy Kaschak, Honolulu, HI
Robert J Keck, Elmira, NY
Daniel M Keegan, Watkins Glen, NY
Jessica Keeney, Address Unavailable
Bryan Kelly, Address Unavailable
Kristen S Kelly, Newark Valley, NY
Peter J Kermidas, Binghamton, NY
Robert W Kilbourn, Elmira, NY
Tara A Kincer, Binghamton, NY
Josh King, Address Unavailable
Reba S Kingsbury, Elmira, NY
Shane J Kinney, Endwell, NY
Leann M Kisacky, Binghamton, NY
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Steve Kolesar, Binghamton, NY
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Steve Kozokas, Brackney, PA
Kyle R Kremer, Sayre, PA
Crystal A Krnotch, Watkins Glen, NY
Regina M Krulikowski, Binghamton, NY
Dennis M Kudritz, Binghamton, NY
James A Kukeika, Binghamton, NY
Kristin M Kulakowski, San Mateo, CA
Manish P Kulkarni, Address Unavailable
Scott R Kunkle, Towanda, PA
Helen Krwzawski, Elmira, NY
Nicole Lacaparra, Ft Lauderdale, FL
Justin J Ladue, East Freetown, NY
Danielle Lafave, Tampa, FL
William R Lafritz, Lowman, NY
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Deborah A Langdon, Endicott, NY
Brett P. Laszewski, Apalachin, NY
Kathira Latif, Address Unavailable
Jennifer L Laviska, Lisle, NY
Hoang K Le, Binghamton, NY
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Kenneth W Little, Lisle, NY

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Jerome J Luchuk, Binghamton, NY
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Bianca A Lyn, Address Unavailable
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Thomas MacKechnie, Endicott, NY
Kaisha T MacNorton, Address Unavailable
Alex M Madison, Endicott, NY
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Malinda A Martin, Wysox, PA
Victoria A Masi, Richmond, VA
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Daniel A Miller, Waverly, NY
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Sefik Miskic, Address Unavailable
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Kelly J Morton, Pine City, NY
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Jacqueline A Mosher, Johnson City, NY
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Desmond J Nelly, Address Unavailable
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Tammy M Paden, Binghamton, NY
James R Page, Binghamton, NY
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Michael D Palmieri, Elmira, NY
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Jennifer L Simerson, Whitney Point, NY
Edward Simmons, Address Unavailable
Jennifer L Sisson, Candor, NY

Melissa A Skay, Towanda, PA
William D Skay, Towanda, PA
Robert D Sleeper, Vestal, NY
Stade C Sloan, Address Unavailable
M B Slocum, Endicott, NY
Edward B Small, Binghamton, NY
Terry L Smallwood, Jr., Address Unavailable
William M Smey, Binghamton, NY
Angela M Smith, Binghamton, NY
Charles W Smith, Elmira Heights, NY
Christian T Smith, Binghamton, NY
Jason Smith, Owego, NY
Kayce L Smith, Address Unavailable
Margie Smith, Elmira, NY
Mark R Smith, Cincinnatus, NY
Mary M Smith, Address Unavailable
Nicole M Smith, Address Unavailable
Quinn S Smith, Endicott, NY
Ralph Smith, Jr., New Albany, PA
Rose M Smith, Binghamton, NY
Stephen M Smith, Vestal, NY
Torsten H Snell, Horseheads, NY
Ashley R Snyder, Address Unavailable
Sara J Sochor, Endwell, NY
Michael J Spencer, Williamsport, PA
Rebecca L Spencer, Endicott, NY
Richard E Spencer, Mansfield, PA
Nancy A Spencer-Headley, Johnson City, NY
Jason J Spohn, Owego, NY
Wayne Stasiar, Chicago, IL
Paul D Steen, Jr., Conklin, NY
Carolyn Sterling, Fort Collins, CO
Barbara Stevens, Myrtle Beach, SC
Dale Stevens, Endicott, NY
Lisa L Stevens, Whitney Pt, NY
Kevin E Stevenson, Elmira, NY
Michael R Stewart, Owego, NY
John W Storr, Johnson City, NY
Chris Strong, Binghamton, NY
Marianne Szymaniak, Vestal, NY
Linh Thi Ta, Binghamton, NY
Giacomo F Tallarida, Corning, NY
Tastefully Gourmet, Endicott, NY
Randy A Taylor, Binghamton, NY
Steven M Terboss, Address Unavailable
Howard Terwilliger, Fuquay Varina, NC
Omar H Tezel, West Palm Beach, FL
David J Thomas, Jr., Johnson City, NY
Jason M Thorne, Chenango Forks, NY
Robert Tice, Elmira, NY
Henry L Ticknor, Whitney Point, NY
Jesse L Ticknor, Whitney Point, NY
Billy Joe Tillotson, Troy, PA
Latonya M Torres, Elmira, NY
Martin J Torto, Binghamton, NY
Hoi Van Tran, Endicott, NY
Nuong Ngoc Tran, Address Unavailable
Joshua W Triplett, Dushore, PA
Wendy J Tripp, Wysox, PA

Anthony R Troiano, Windsor, NY
Aubrey C Truesdell, Vestal, NY
Tony T Truong, Binghamton, NY
Danielle M Tuttle, Osceola, PA
Donald F Tyo, Jr., Horseheads, NY
Ricky W Ulrich, Owego, NY
John J Van Norman, Windsor, NY
John P Vanderpool, Towanda, PA
Tonya R Vanderpool, Towanda, PA
Michelle VanHousen, Waverly, NY
John F VanLuvender, Address Unavailable
Tomas Venegas, Jr., Waverly, NY
David P Vernarec, Warren Center, PA
Saeng Vongphachach, Johnson City, NY
Erin D Vymislicky, Binghamton, NY
Ward M Wadsworth, Address Unavailable
Danielle F Walker, Elmira, NY
Timothy Walter, Nichols, NY
Linda M Watch, Address Unavailable
Shawna Weatherby, Wellsboro, PA
Jason A Webster, Apalachin, NY
Debbie J Weeks, Binghamton, NY
Christopher A Welch, Canton, PA
Teira L Wensel, Binghamton, NY
Kristi M Wescott, Endicott, NY
Christopher S Wessel, Johnson City, NY
Joseph L Wheeler, Sr., Address Unavailable
Sandra L Whitcomb, Barton, NY
Tamera M White, Wysox, PA
Patrick A Whiteley, Endicott, NY
Nioma L Whitmire, Athens, PA
Kristofer J Whitmore, Orlando, FL
Richard C Whitney, Jr., Hallstead, PA
Michael S Wignall, Address Unavailable
Jacqueline Wike, Address Unavailable
Christopher R Wilcox, Address Unavailable
Ashley M Williams, Endicott, NY
Brian M Williams, Windsor, NY
Charles P Williams, Binghamton, NY
Debbie A Williams, Waverly, NY
Leroy A Williams II, Binghamton, NY
Megan L Williamson, Binghamton, NY
Christopher M Winans, Address Unavailable
Courtney V Wise, Endicott, NY
Randy J Wishinsky, Clinton, TN
Christine L Wisniewski, Sayre, PA
Kyle P Wolf, Susquehanna, PA
Cynthia L Woodburn, Owego, NY
David H Wormuth, Address Unavailable
Deatrice Wynn, Elmira, NY
Jamil B Yammine, Address Unavailable
Patrick R Yonkin, Address Unavailable
Jamie F Young, Address Unavailable
Nurdin H Yusuf, Binghamton, NY
Jennifer L Zavatsky, Kirkwood, NY
Lawrence P Zimmer, Ithaca, NY
Steven C Zukowski, Berkshire, NY
Vic Zurn, Wellsburg, NY

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