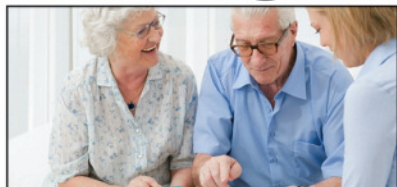




A Complete Solution for Senior Care Planning

COST SAVING PLANS

Save thousands and eliminate the stress of dealing with financing solutions. ECD has a cost savings solution for nearly every situation.



EFFICIENT SOLUTIONS

Save both time and money by avoiding the paperwork hassles, unnecessary attorney fees, and get the best solution for your loved ones.



MEDICAID PLANNING

Protect your assets and get the care you need by planning in advance with the many experts at Elder Care Direction.



VETERANS BENEFITS

As a free service, we can help you understand and apply for a service member or their spouse. We are in tune with the new changes made to VA benefits and can show how that affects eligibility.

Call 267-368-4201 for a FREE CONSULTATION



Visions FCU Steps Up for Community

Visions believes everyone in its communities are stronger together, whether you're a member or not. That's why the credit union is making an especially strong commitment to community during difficult times.

The Visions' team continues to volunteer hundreds of hours for community causes and the credit union is maintaining its commitment to donate more than \$1 million in 2020.

Visions introduced the Heart of a Hero Program to recognize individuals and businesses who are stepping up in a time of need. Each week, they honor another recipient with a feature on social media and the website as well as a cash award.

Visions also developed the Kindness Café, a program that allows employees to donate meals to front-line workers during the pandemic.

These initiatives are intended to lift the entire community, but Visions is doing plenty for members who may be struggling as well. Visions has processed more than 6,000 applications for the We Care Skip-a-Payment Program; 1,500-plus Emergency Loan applications; and more than 450 SBA Paycheck Protection Program applications.

Visions is in the business of helping and as long as members of the credit union and the community have needs, they'll be creating solutions.

USE THE EQUITY YOU'VE EARNED IN YOUR HOME TO YOUR ADVANTAGE



Like all those home improvements you have been thinking about lately or even some helpful debt consolidation

GREAT RATE AS LOW AS

3.0% APR*

A Visions home equity line of credit is a great way to finance just about anything you want to do. Use your home's equity to put cash on hand for whatever you want, whenever you need it.

VISIONS

FEDERAL CREDIT UNION

visionsfcu.org/HELOC

EXETER

Giant Food Store
4655 Perkiomen Ave

READING

2101 Centre Avenue

WEST LAWN

Giant Food Store
Spring Meadow Shopping Ctr
2104 Van Reed Road



Pennsylvania | New York | New Jersey

*APR = Annual Percentage Rate. Rate and terms are available on new loans only. Certain relationships are required to receive rates - ask for details. Credit union membership required with a \$25 minimum deposit. Loan rate based on creditworthiness, may vary from the rate shown, and is subject to standard credit criteria. Property must be owner occupied. Maximum loan amount is \$500,000 with a CLTV up to 80% of appraised value minus a first mortgage. Maximum loan amount is \$250,000 for loans with a CLTV of 80.01%-100% of appraised value minus a first mortgage. APR will be Prime -.25% with a minimum rate of 3% and a maximum rate of 15.8%. APR accurate as of May 15, 2020. You may be required to pay certain fees to third parties. The fees generally total between \$625 and \$4,875. If you ask we will provide you with an itemization for the fees you will have to pay to third parties. Property insurance is required. Flood insurance may be required. Federally insured by NCUA. Equal Housing Lender.