

Looking for a steady  
investment?



# SHARE CERTIFICATES

Visions has you  
**covered.**

LIMITED TIME!

**3.30%** APY\*

**24-29 MONTHS**

Share certificates from Visions come with low risk, but higher reward than regular savings. And right now, you can earn an even better return! It's the smart way to make the most of your money.

Find out more at  
[visionsfcu.org/sharecertificates](https://visionsfcu.org/sharecertificates)

**VISIONS**  
FEDERAL CREDIT UNION

New York | New Jersey | Pennsylvania

\*APY = Annual Percentage Yield. Credit union membership of \$1 is required – certain restrictions apply. Speak with a representative for membership eligibility details. APY assumes principal and dividends remain on deposit for the term of the certificate. 24-29-month term, depending on selection made at account opening. Minimum balance of \$500 required. Maximum deposit aggregate of \$1,000,000 per member account number. Dividends calculated using the average daily balance method. This method applies a periodic rate to the average daily balance in the account each month. Dividends are credited monthly. Dividend rates are based on credit union earnings at the end of the dividend period and cannot be guaranteed. Dividends earned on balances of \$500 and greater. Fees may reduce earnings on account. Early withdrawal penalties may apply. Unless otherwise instructed, product changes to the 24-29-month certificate selected at account opening upon maturity, earning applicable APY at that time. This offer, including the advertised rate and APY, is accurate effective 12/01/2022 and is subject to change without notice. Offer expires 12/31/2022. Federally insured by NCUA up to the maximum amount allowed by law. Federally insured by NCUA.