

Monthly Financials

Vizo Financial Corporate Credit Union

March 2022 Edition | February 2022 Financials



David Brehmer
President & CEO

Corporate Update

The past couple years have been rough to say the least, and current events involving Ukraine and Russia have proven just as devastating to watch unfold. Once again, I look to our movement's philosophy of people helping people and our

guiding principle of concern for community to help us understand the humanitarian side of this conflict. Our thoughts are with all those who are impacted abroad and at home. In the meantime, we invite credit unions to make a contribution to the Ukrainian Credit Union Displacement Fund through our [donation page](#). We'll even match up to \$20,000 in donations made by members through the Vizo Financial page. We appreciate your support!

RSVP to Our Risk Management Conference!

Cyberattacks, financial fraud, data breaches and a pandemic...oh my is right. Now, it's time to look ahead to the risks that credit unions could face in 2022, which is exactly what we'll do at Vizo Financial's 2022 Risk Management Conference!

We're bringing this back as an in-person event at The Hotel Hershey in Hershey, Pa., which we're very excited about. But it has lots of other things to pique your interest as well:

- Education & interactive sessions led by risk experts
- Trolley and chocolate or spa activities
- CPE credits and networking opportunities

If you haven't RSVP'd yet, now is your chance! Head over to the [Risk Management Conference site](#) or our [Upcoming Events](#) page to get registered and see all the details!

Financial Strategies Workshop Events

When financial education is what you're looking for, our Financial Strategies Workshop is a good place to be!

The workshops, if you aren't familiar, are one-day events that focus on financial education. This year, we'll be looking at the new economy and the Fed's pivot, real-time ALM strategies, investments in a rising rate environment and more. And while you learn, you can also earn continuing education credits.

For your convenience, we have four locations and dates available for you to choose from. Join us at the date and location that works best for you!

March 23, 2022 - *Glen Allen, Va.*
Marriott Richmond Short Pump

April 13, 2022 - *Pittsburgh, Pa.*
DoubleTree by Hilton Pittsburgh Cranberry

April 28, 2022 - *Charlotte, N.C.*
The Ballantyne Hotel

May 10, 2022 - *Hershey, Pa.*
The Hotel Hershey

Want to register, see the agenda, take a look at the speaker lineup and more? Check out the [Financial Strategies Workshop](#) event site or go to our [Upcoming Events](#) page!

We're in the FedNowSM Service Showcase!

Vizo Financial is proud to be featured in the Federal Reserve's new FedNowSM Service Provider Showcase, an online resource designed to connect financial institutions looking to adopt and innovate upon the FedNow Service with service providers offering instant payment solutions.

Through financial institutions participating in the FedNow Service, businesses and individuals will be able to send and receive instant payments at any time of day, and recipients will have full access to funds immediately, giving them greater flexibility to manage their money and make time-sensitive payments.

We've got a full post on our blog detailing our participation in the FedNow Service Provider Showcase, as well as the FedNow Service and how it works. To learn more, [visit our blog](#) through the [Resources](#) page of our [website](#)!

Check Out Our New DEI Page!

Ever since the addition of the eighth credit union principle of diversity, equity and inclusion (DEI), we've been working on ways to bring all of those things to the forefront of our organization. One way we've been able to do that is by creating our brand new DEI page, which we're incredibly excited to share with you!

On the page, you'll find our DEI vision statement, 2022 diversity calendar with specific days of recognition and articles about prominent DEI topics for each month. You can find the [DEI](#) page under the [About Us](#) tab on our [website](#). Go on and explore - there's lots of great DEI information to discover!

As always, if you have any questions regarding the financials, please don't hesitate to [contact me](#).



Financial Condition & Performance February 2022

Enclosed please find Vizo Financial Corporate Credit Union's financial statements and supplementary financial information as of February 28, 2022. These reports include information regarding our balance sheet, income statement, asset quality, capital adequacy, liquidity and interest rate risk. It contains all the financial data required for review under Regulation 703.

Balance Sheet

Member overnight balances averaged \$5.221 billion compared to \$4.776 billion in January and \$4.331 billion in December. Comparing total deposits, which include the EBA balances, overall average deposits remained quite stable, dropping just \$32.2 million in February. The spread between the single day high and low balances was \$849 million compared to \$734 million in January and \$1.049 billion in December (includes EBA balances). Volatility of total member balances (on-balance sheet plus EBA) continues to be low, coming in at 9%.

Average off-balance sheet credit union balances – those held in our Excess Balance Account (EBA) – averaged \$3.9 billion and ended the month at \$3.86 billion. We appreciate all the members who have moved funds into our EBA account at the Fed which has helped control the size of our balance sheet.

From a seasonal cash flow perspective, March has historically been the month where deposits peak. This was not the case in 2020 or 2021 due to government stimulus packages that, both years, brought in over \$2 billion to the corporate. From a total deposit perspective, April 2021 recorded our highest combined balances (on-balance sheet plus EBA) coming in at an average of \$10.365 billion. In February, this average stood at \$9.121 billion. Our 12-month rolling average assets decreased, dropping from \$5.867 billion to \$5.805 billion. We are targeting an asset size of \$6 billion for 2022.

Last month, we increased the minimum targeted balance in our Fed account from \$500 million to \$700 million due to higher levels of settlement activity from our credit unions. In 2020, our Fed balances averaged \$2.471 billion with an average low of \$1.949 billion. In 2021, our Fed balances came down steadily due to shifting funds to our EBA account but still averaged \$1.692 billion with an average low of \$1.0 billion. In February, our Fed balances averaged \$1.834 billion with a low of \$1.455 billion. In January, we had shifted some funds back from the EBA account due to the Fed account dropping below \$500 million mid-month.

Liquidity remains high on the balance sheet and remains readily accessible through our primary borrowing sources.

Some line items to note on this month's balance sheet:

- › On-balance sheet (month-end) member shares were up from the prior month coming in at \$5.784 billion compared to \$5.331 billion in January and \$4.865 billion in December. Month-end figures can vary considerably depending on the day of the week on which a month ends. Of this month's total, \$411.4 million were in certificates while the remaining balances were distributed between the various PSA and settlement deposit accounts.
- › Month-end assets came in at \$6.312 billion. Average assets were lower, coming in at \$6.051 billion. Excluding non-perpetual capital accounts, our total net equity is at \$448.8 million. The unrealized gain/loss/AOCL figure was down, although still sits at a gain of \$5.6 million. More details regarding market values of securities are discussed later in the report under the heading "Unrealized Gains/Losses."
- › Total retained earnings ended the month at \$228.7 million. Gross operating income for the month came in at \$576,261. Distributions to members via PCC dividends totaled \$123,370. Our net increase to retained earnings was \$452,891.
- › Goodwill is now showing as \$1,120,822, a decrease of \$1,161,305 compared to January and December. As a result of discussions during our year-end financial audit, we decided to go ahead and write-down the value of our goodwill based on the decommissioning of our legacy core system which will occur later this year. Our goodwill is derived from our acquisition of the AMIS core system, the acquisition of PCSI and the merger between First Carolina and Mid-Atlantic Corporates. We revised our year-end financials to reflect the \$1,161,305 write-down of goodwill in 2021, which reduced our year-end retained earnings. The remaining goodwill related to AMIS and the goodwill related to the merger will be written down in March 2022. Goodwill related to PCSI is being written down over a three-year period.
- › Our leverage/tier 1 capital ratio moved up to 7.46%, as well as our retained earnings ratio, which now stands at 3.94%. *Our total capital ratio ended the month at 7.61%.*
- › The net economic value (NEV) dollar value of assets came in at \$449.9 million at the end of February with an NEV ratio of 7.13% compared to the prior month's 7.73%. The NEV ratio will fluctuate quite a bit month-to-month since it is calculated based on month-end assets versus average assets. In the up 300 basis points scenario, the NEV ratio drops to 6.80% with a negative fluctuation of 5.2%. We are well above required regulatory NEV levels (2%).

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- › The available liquidity section reflects our capacity for generating liquidity. We factored out securities in the “available-for-sale” (AFS) portfolio whose current market values were lower than we realistically believed we would sell. Although 100% of our marketable securities are classified as AFS, unless the market value is positive or the unrealized loss is estimated at under \$5,000, we do not include it as liquid in our “Available Liquidity” report.
- › Total capital now stands at \$441.5 million, excluding unrealized gains and/or losses on securities and accumulated other comprehensive losses. This consists of PCC, retained earnings, equity acquired in merger and eligible non-perpetual capital accounts (NCAs), less total equity held in unconsolidated CUSOs. NCUA regulations require us to reduce capital by the total equity held in unconsolidated CUSOs in calculating our leverage and total capital ratios. Total equity in unconsolidated CUSOs decreased to \$10.0 million as we received an equity distribution of \$1.1 million from our ownership in Primary Financial, LLC. Without these reductions, our gross total capital amounts to \$451.5 million.

We also help members manage funds through the use of off-balance sheet products:

- › Marketable securities
- › SimpliCD brokered certificates
- › Federal Reserve Bank’s EBA program

Off-Balance Sheet Activity

Current balances/usage of these off-balance sheet products are reflected below:

SimpliCDs	\$ 686 million
Security Sales*	\$ 1.053 billion
EBA Balances	\$ 3.861 billion
Total Off-Balance Sheet	\$ 5.600 billion

*Security sales reflect sales over the past 18 months

Unrealized Gains/Losses

Market values continue to show volatility as rising rates negatively impact the market value of our fixed rate investment holdings. February ended the month with unrealized gains of \$5.7 million, down from \$10.4 million. The SBA portfolio remains the largest percentage of our overall investment portfolio and showed unrealized gains of \$4.3 million. We have enough collateral to borrow our full line at the Federal Home Loan Bank if needed and all remaining securities are acceptable collateral for the Fed’s Discount Window. *From a credit perspective, our portfolio remains solid with a total risk-based capital ratio of 42.8%.*

To provide additional insight on this month’s unrealized gain/loss figures, we are providing a breakdown of what securities make up these changes in fair market value and book values.

- › \$2.872 million GAIN is related to our government agency CMO securities portfolio (\$677.9 million total book value)
- › \$0.002 million GAIN is related to our agency MBS/CMBS securities (\$6.1 million total book value)
- › \$0.175 million GAIN is related to our government guaranteed mortgage securities (\$25.8 million total book value)
- › \$0.055 million LOSS is related to our agency floater portfolio (\$75.0 million total book value)
- › \$0.549 million GAIN is related to our corporate bond portfolio (\$60.4 million total book value)
- › 0.013 million LOSS is related to our commercial paper portfolio (\$179.9 million total book value)
- › \$0.765 million GAIN is related to our credit card asset-backed securities (\$472.8 million total book value)
- › \$0.090 million GAIN is related to our auto floor-plan asset-backed securities (\$26.0 million total book value)
- › \$0.967 million LOSS is related to our student loan asset-backed securities (\$83.7 million total book value)
- › \$2.113 million LOSS is related to our U.S. treasury securities (\$148.9 million total book value)
- › \$4.353 million GAIN is related to our government guaranteed SBA portfolio (\$2.154 billion total book value)

Market values and the associated unrealized gains/losses indicate an estimate of what the sale price of these assets in today’s markets would be, and do not necessarily reflect the actual gains/losses that would be realized if the assets were to be sold or held to maturity.

Summary

Please take a moment to review our financial statements. We also recommend that you share this information with your board of directors to satisfy the due diligence requirements set forth in NCUA Regulation 703.

Our highest priority will remain the financial strength and safety of the organization and total transparency in the reporting of our financial condition.

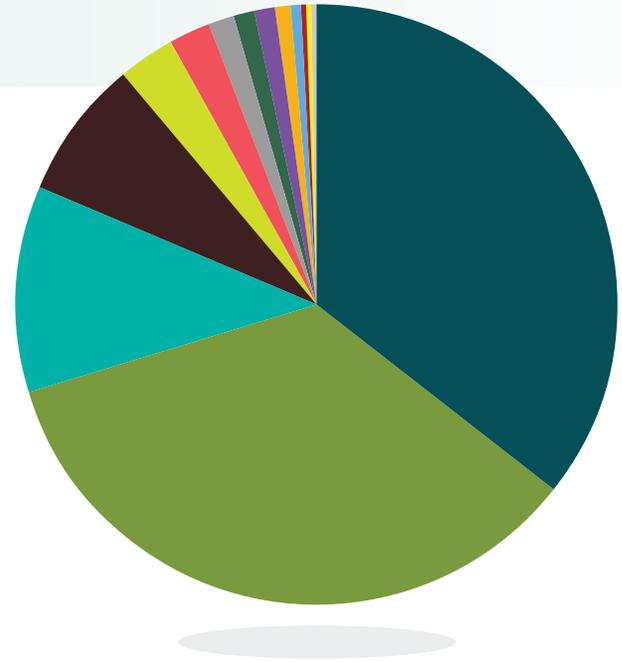
We are very grateful to our members for their continued support and for the trust you place in us. If you have any questions, please do not hesitate to contact us.



David W. Brehmer
President & CEO

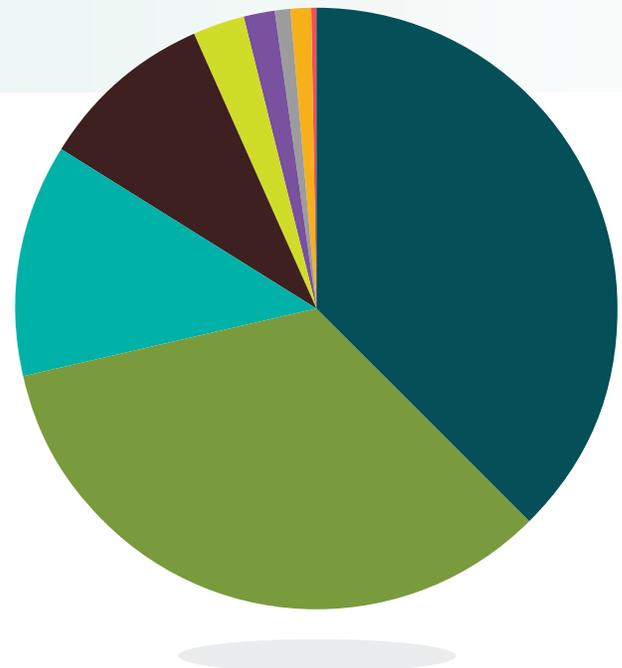
Total Book Values as of February 28, 2022

- \$ 2,202 - Cash/FI Deposits
- \$ 2,154 - SBA Pool
- \$ 678 - Agency CMO
- \$ 473 - ABS Credit Cards
- \$ 180 - Commercial Paper
- \$ 149 - U.S. Treasuries
- \$ 84 - ABS Student Loans
- \$ 75 - Agency Floaters
- \$ 60 - Corporate Bonds
- \$ 58 - CLF Stock
- \$ 26 - ABS Auto
- \$ 26 - GNMA
- \$ 10 - CUSOs
- \$ 6 - CMBS/MBS
- \$ 4 - FHLB Stock



Credit Quality as of February 28, 2022

- \$ 2,329 - U.S. Gov't Guaranteed
- \$ 2,103 - Federal Reserve
- \$ 759 - U.S. Gov't Agency
- \$ 582 - Asset-Backed Securities (AAA)
- \$ 180 - Commercial Paper
- \$ 99 - CU/Bank Cash Holdings
- \$ 60 - Corporate Bonds (AA-/AA+)
- \$ 58 - CLF Stock
- \$ 10 - CUSOs
- \$ 4 - FHLB Stock



* All figures in the charts above are in millions.

Financial Condition & Performance February 2022

Balance Sheet	February 28, 2022	February 28, 2021
Assets		
Loans	\$ 5,619,098	\$ 135,164
Investments:		
Asset-Backed Securities (Non-Mortgage)	\$ 582,374,969	\$ 741,796,164
U.S. Gov't (Notes/Floaters/Callables)	\$ 74,945,150	\$ 0
U.S. Gov't Agency (CMOs)	\$ 706,861,119	\$ 983,830,412
U.S. Gov't Agency (MBS)	\$ 6,106,158	\$ 14,117,247
U.S. Gov't (SBA)	\$ 2,158,651,033	\$ 2,388,140,459
Corporate Bonds	\$ 60,997,578	\$ 61,337,075
U.S. Treasuries	\$ 146,804,690	\$ 0
Commercial Paper	\$ 179,945,800	\$ 0
Federal Home Loan Bank - Atlanta	\$ 3,692,000	\$ 4,551,200
Credit Union & Bank Deposits	\$ 99,477,921	\$ 181,787,695
CUSOs	\$ 9,965,384	\$ 8,678,427
Federal Reserve Bank	\$ 2,103,016,115	\$ 2,723,611,681
CLF Stock	\$ 57,738,003	\$ 57,738,003
Receivables	\$ 55,381,898	\$ 47,479,181
Fixed Assets	\$ 9,193,329	\$ 4,926,406
Goodwill/Core Deposit Intangible	\$ 1,120,822	\$ 2,282,127
Other Assets	\$ 49,952,472	\$ 49,724,645
Total Assets:	\$ 6,311,843,539	\$ 7,270,135,886
Liabilities		
Other Liabilities:	\$ 7,172,511	\$ 1,605,070
Accounts Payable:	\$ 63,413,087	\$ 60,881,530
Notes Payable:	\$ 0	\$ 5,797,500
Shares	\$ 5,372,548,277	\$ 5,971,949,748
Certificates/Term Deposits	\$ 411,436,102	\$ 852,746,338
Total Shares:	\$ 5,783,984,379	\$ 6,824,696,086
Non-Perpetual Capital Accounts (NCA)	\$ 8,505,410	\$ 8,505,410
Perpetual Contributed Capital (PCC)	\$ 214,433,317	\$ 214,237,649
Reserves & Undivided Earnings	\$ 206,113,850	\$ 107,161,465
Equity Acquired in Merger	\$ 22,562,000	\$ 22,562,000
Accumulated Other Comprehensive Loss	\$ 5,658,985	\$ 24,689,176
Total Equity:	\$ 457,273,562	\$ 377,155,700
Total Liabilities & Equity:	\$ 6,311,843,539	\$ 7,270,135,886

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Financial Condition & Performance February 2022

Income Statement YTD	February 2022	February 2021
Interest Income	\$ 4,636,509	\$ 6,562,266
Interest Expense	\$ (898,656)	\$ (937,412)
Net Interest Income	\$ 3,737,853	\$ 5,624,854
Correspondent Service Income	\$ 4,766,700	\$ 4,165,676
Correspondent Service Expense	\$ (2,545,119)	\$ (1,528,116)
Net Correspondent Income	\$ 2,221,581	\$ 2,637,560
Gross Operating Income	\$ 5,959,434	\$ 8,262,414
Operating Expense	\$ (4,754,443)	\$ (4,801,467)
Net Income	\$ 1,204,991	\$ 3,460,947
Non-Operating Gains/(Losses)	\$ 0	\$ 322
Amortization of Core Deposit Intangible	\$ 0	\$ 0
CUSO Income	\$ (133,055)	\$ (7,401)
USC MCA Distribution	\$ 0	\$ 0
-Less Member Distributions	\$ 0	\$ 0
Net Income before PCC Distributions	\$ 1,071,936	\$ 3,453,868
Less: Non-Controlling Interest in Net Income	\$ 0	\$ 0
Less: Equity Transfer for PCC Distribution	\$ (259,958)	\$ (259,727)
Net Increase to Retained Earnings	\$ 811,978	\$ 3,194,141
Earnings Spread/Net Operating Margin	February 2022	February 2021
Return on Average Assets	0.495%	0.581%
Interest/Dividend Expense	-0.096%	-0.083%
Net Interest Margin	0.399%	0.498%
Correspondent Service Income	0.237%	0.234%
Operating Expenses	-0.507%	-0.425%
Non-Operating Gains/(Losses)	0.000%	0.000%
Amortization of Core Deposit Intangible	0.000%	0.000%
USC MCA Distribution	0.000%	0.000%
CUSO Income	-0.014%	-0.001%
Non-Controlling Interest in Net Income	0.000%	0.000%
Trf to Accrued Liability/Member Payout	0.000%	0.000%
PCC Distributions	-0.028%	-0.023%
Net Margin	0.087%	0.283%
Asset Quality	February 2022	
Non-Earning Assets/Average Assets	2.08%	
Delinquent Loans/Total Loans	0.00%	
Investment Portfolio		
U.S. Gov't/Agency Securities	49.53%	
Asset-Backed Securities (Non-Mortgage)	9.32%	
Federal Home Loan Bank	0.06%	
Corporate Bonds	0.98%	
Commercial Paper	2.88%	
Bank & Credit Union Deposits	1.59%	
Federal Reserve Bank	33.67%	
CUSO Equity	0.16%	
CLF Stock	0.92%	
Cash & Receivables	0.89%	
Credit Ratings		
Asset-Backed Securities (Credit Card/Auto)	AAA/Aaa	
Asset-Backed Securities (Student Loans)	AAA/Aaa	
Commercial Paper	A-1/P-1	
Corporate Bonds	AA- to AA+/A1 to Aa1	
Gov't Agencies/SBAs	AA+ to AAA	

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Key Financial Ratios February 2022

Capital Adequacy	February 2022	February 2021
RUDE + Acquired Equity Capital/monthly Average Net Assets	3.78%	1.91%
RUDE + Acquired Equity Capital/12-month Average Net Assets	3.94%	1.91%
Tier 1 (Leverage) Capital/12-month Average Net Assets	7.46%	4.93%
Total Capital/12-month Average Net Assets	7.61%	5.05%
Tier 1 Capital/12-month Average Risk-Weighted Assets	42.00%	26.72%
Total Capital/12-month Average Risk-Weighted Assets	42.80%	27.39%
Total Capital	\$ 441,494,362	\$ 343,676,475
Tier 1 (Leverage) Capital	\$ 433,143,783	\$ 335,282,687
Tier 2 Capital	\$ 8,350,579	\$ 8,393,788
PCC deducted from Tier 1 Capital	\$ 0	\$ 0
Unrealized Gain/Loss on Securities	\$ 5,658,985	\$ 24,689,176
Monthly Average Assets	\$ 6,051,449,118	\$ 6,800,344,939
Average 12-month Assets	\$ 5,804,892,704	\$ 6,807,664,196
Year-to-date Average Assets	\$ 5,797,118,889	\$ 6,981,907,849

Liquidity & Interest Rate Risk as of February 28, 2022

Available Liquidity:	Available Within 90 Days
Net Cash and Receivables:	\$ 2,158,398,013
Net Available For Sale (AFS) securities: (securities with adequate market values to sell)	\$ 2,013,832,184
Overnight & Investments Maturing within 90 days:	\$ 89,317,921
Unsecured Fed Funds Lines Available:	\$ 150,000,000
Secured Fed Funds Lines Available:	\$ 150,000,000
Federal Home Loan Bank (FHLB) - borrowing capacity:	\$ 1,431,655,987
-less fixed term existing loan advances	\$ 0
Primary Sources of Liquidity:	\$ 5,993,204,105
Federal Reserve (FRB) Discount Window - borrowing capacity:	\$ 227,341,238
Excess Balance Account (EBA) - funds held for members @ FRB:	\$ 3,860,593,714
Secondary Sources of Liquidity:	\$ 4,087,934,952
Total Available Liquidity:	\$ 10,081,139,057

Interest Rate Risk as of February 28, 2022

		Regulation 704 Operating Level: Base Plus
Base/Current Rate Environment	Net Economic Value (NEV):	\$ 449,875,742
	NEV Ratio:	7.13%
Up 3% Rate Environment	Net Economic Value (NEV):	\$ 426,507,554
	NEV Ratio:	6.80%
	Percentage Change:	-5.2%
Down 1% Rate Environment	Net Economic Value (NEV):	\$ 458,344,297
	NEV Ratio:	7.25%
	Percentage Change:	1.9%

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Notes to Financials February 2022

1. Tier 1 (Leverage) Capital = Reserves, Undivided Earnings, Equity Acquired in Merger, & Perpetual Contributed Capital (PCC) less unconsolidated equity investments and less any amount of PCC that causes PCC minus retained earnings (all divided by moving daily average net assets) to exceed 2% (per NCUA Regulation 704).
2. Tier 2 Capital = The PCC that has been deducted from Tier 1 Capital + unamortized Non-perpetual Capital Accounts (NCAs) -- \$8,350,579.
3. Total Capital = Tier 1 + Tier 2 Capital.
4. Equity acquired in merger reflects the value of the retained earnings that came to Vizo Financial from First Carolina.
5. Marketable Securities are classified 100% as "available-for-sale."
6. Net Economic Value (NEV) = the fair value of assets less the fair value of liabilities.
7. NEV Ratio = Dollar NEV divided by the fair value of total assets.
8. PCC qualifies as equity capital in calculating our NEV ratios. As equity, PCC is not treated as a liability when calculating Vizo Financial's NEV.
9. The regulatory minimum required capital ratios today are:
 - a) Leverage (Tier 1) Capital Ratio: 4.0%
 - b) Tier 1 Risk-based capital ratio: 4.0%
 - c) Total Risk-based capital ratio: 8.0%
10. The leverage capital ratio is calculated by dividing Tier 1 capital by MDANA (moving daily average net assets).
11. The Tier 1 risk-based capital ratio is calculated by dividing Tier 1 capital by the moving monthly average net risk-weighted assets.
12. The Total risk-based capital ratio is calculated by dividing Total capital by the moving monthly average net risk-weighted assets.
13. All credit card and auto related asset-backed securities are rated by S&P (AAA), Moody's (Aaa), and/or Fitch (AAA).
14. Student loan asset-backed securities are rated by Moody's (Aaa) and S&P (AAA).
15. Corporate bonds ratings ranges are from S&P (AA+/AA-) and Moody's (A1/Aa1).
16. Available-for-sale securities in the liquidity section includes only bonds with market values showing: 1) Gains, or 2) Unrealized losses below \$5,000.
17. Other Assets includes insurance policies held with Midland National, North American Company and Minnesota Life tied to 457F plans and a split-dollar plan to offset executive and employee benefits costs.
18. All borrowing capacities reflect current market value of eligible collateral plus appropriate haircuts.
19. Primary credit access is available at the Federal Reserve Bank (FRB).
20. Current limit at FHLB-Atlanta \$1,615,098,900 (2/28/22) - this will vary based on assets.
21. Unsecured fed funds lines: \$100 million from PNC Bank; \$50 million from Corporate One.
22. Secured fed funds lines comprised of \$150 million from U.S. Bank - line secured by asset-backed securities.
23. Accumulated Other Comprehensive Loss reflects unrealized gains and losses and non-credit related market value losses not reductions in capital.
24. NEV & capital ratios are in compliance with policy and regulatory limits.
25. Under Liquidity Measures, EBA balances exclude funds held by non-PCC credit unions that totaled only \$450.

Required Credit Analysis Under Regulation 703

Except for investments that are issued or fully guaranteed as to principal and interest by the U.S. Government or its agencies, enterprises or corporations or fully insured (including accumulated interest) by the National Credit Union Administration or the Federal Deposit Insurance Corporation, you must conduct and document a credit analysis of the issuing entity and/or investment before you purchase the investment. You must update the analysis at least annually as long as you hold the investment.

Retain this report as part of the credit analysis required under Regulation 703.

Financial Soundness Report

David W. Brehmer, President & CEO
Mark Brown, CFO
Fred Eisel, CIO

For more information concerning the content in this unaudited financial report, please contact Vizo Financial at (800) 622-7494.



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