


We see banking differently,  
but we see farming like you.  
**We're farmers too.**



Steve Friend, CEO of Vision Credit Union, and his wife Jaclyn

# Banking services by farmers, for farmers.\*

At Vision, agriculture is our business. Many of us are farmers and ranchers too, from our CEO to our Member Service Representatives. Financial outlooks change on a dime in farming. Barley prices go up, cattle prices go down, the canola market tanks, the combine breaks down... and so on. Those are the times when farmers need a financial institution that understands. We do. And because we understand, we're better able to help.



**We share the profits.** Each year for the past 10 years, Vision has returned 25% of the interest paid or earned by farmers/ranchers back into their accounts. It's the highest dividend paid by any credit union in Alberta. For folks in agriculture, those profit shares add up quickly. [Learn more at](#)

[whatsyourshare.ca](https://whatsyourshare.ca)

**We focus on the big picture.** Unlike big banks that take your financial measure based on debt and last year's income tax return, we utilize projections and good sense. That means we see land/livestock as a capital asset and a predictable source of future income.

**We have your back.** We've been around long enough to see the good times and the bad. While other financial institutions might pull back during downturns, we look to the future and help you ride them out.

**We have products made for farmers and ranchers.** Odds are, you won't find a *Feeder cattle line of credit*, *4-H member loan* or *Farm for Life mortgage* in the product line-up for most banks, but we've got them. That's because we know firsthand the kind of financial supports farmers need.

**We make farm calls.** There's always more to do on a farm. That's why our mobile banking specialists will come to you to discuss your financial options.



# A partner for Alberta farmers and ranchers

“I know what it’s like to be up all night in a snowstorm, hauling calves in to warm up, or pulling a calf when a heifer needs help. Not too many CEO’s can relate to that, but I can.

– Steve Friend, Vision Credit Union CEO

This is Steve Friend. He’s an Alberta rancher and the CEO of Vision Credit Union.

Steve and his wife Jaclyn run a cattle ranch outside Viking. Steve likes the hard work and the lifestyle, but the ups and downs of farming can be frustrating, he says. Take this fall, for example. A trade dispute across the globe drove up the price of barley, which drove down the price of the cattle that eat that barley, which drives down profits for Alberta ranchers.

When you’re in agriculture, you just never know what’s around the corner — increased cattle feed costs, a rock through the combine at harvest, or a beautiful harvest season. “Farming is big dollars with no guarantees,” says Steve. “Things can turn on a dime. That’s why farmers need a financial institution that’s behind them.”

Over the years, Steve has made supporting food producers a priority for Vision. That’s why Vision has dedicated Ag Specialists and tailor-made financial products for agriculture members. It’s also why we return 25% of interest paid by farmers back into their accounts in profit shares. But where Vision really shines for farmers and ranchers is through the flexibility and partnership we provide, even when the chips are down. “Farming is a gamble. The odds are in your favour if your financial institution is behind you. That only happens if they understand what you’re up against,” says Steve. “At Vision, we do understand. From the top down.”

Member Perspectives:

“If there’s been times when my loan came due and something unexpected came up, they worked with me, no problem. They know about farming. It’s made my operation a lot easier over the years.

– Dennis Miciak, Vision member since 1990





Vision Credit Union has agriculture/commercial specialists in your area. They even make farm calls! Contact them directly to learn more about Vision's agriculture financial services.

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