

Vision News and Views

2018

VIEWS

Providing Financial Strength Through Life's Transitions for 30 Years

Our instructor walked into class after a break and with anxiety in his voice announced “the stock market dropped 22% today.” Dad and I glanced at each other with a look that said “are we sure we want to do this?” We were in the middle of taking a prep course for the securities exam that we needed to pass in order to offer investment products and services to our clients. It was October 19, 1987, the worst one day decline in the S&P 500 Index in our country's history.

We decided to complete the course, we each passed the exam, and thirty years later the S&P 500 Index has increased ten times in value since then (ignoring dividends). More importantly, it is one of the best career decisions I made because it allowed me to enter a profession that serves you in a way like no other. It has been a pleasure to watch your children grow up and graduate without crushing student loan debt

because of college funds you established when they were young. Helping you accumulate enough money to be able to retire and look forward to a new phase of life is extremely rewarding. We've shared tears of grief as well as fond memories of your loved one after a sudden loss. Financial planning is the thread that connects us to your life experiences.

So as we celebrate 30 years in business here at Vision Financial Group, my team and I thank you for the trust and confidence you place in us. It is an honor to be your financial advisor. We plan to keep doing it for many more years.

Best of life.



Trina Tracy
CERTIFIED FINANCIAL PLANNER™
Financial Advisor

NEWS

Vision Financial Group —Committed to Your Financial Well-Being



The Vision Financial Group Team

Pictured L to R:

Pam Eakins
Administrative Assistant

Trina Tracy
CERTIFIED FINANCIAL PLANNER™

Beth Veatch
Registered Sales Associate

Lisa Lewis
Client Service Specialist

Vision Financial Group is pleased to welcome Lisa Lewis, Client Service Specialist, to the team. Lisa has been meeting the needs of clients for over 25 years. She has provided professional service to clients throughout the years in many different capacities including employment & training, quality control, and billing services. In addition to providing quality service to clients she also brings extensive experience in the areas of administrative support and office management. In her free time, she enjoys reading, journaling, gardening and spending time with family and friends. Welcome, Lisa!



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Words to live by:

*“Happiness is
having a large,
loving, caring,
close-knit family in
another city. “*

- George Burns

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NEWS

You've Been Hacked, Now What?

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| <p>step 1 CONTACT</p> <p>Contact your financial institutions. Alert them and ORDER NEW CREDIT AND DEBIT CARDS. Inform the three major credit bureaus about the breach, and ask for credit monitoring, fraud alerts, as well as copies of your credit reports.</p> <p>EQUIFAX.COM// 800.685.1111 TRANSUNION.COM// 800.916.8800 EXPERIAN.COM// 888.397.3742</p> | <p>step 2 REPORT</p> <p>Report identity theft, by phone and in writing, to local, state and federal law enforcement. KEEP RECORDS OF ALL RELEVANT CORRESPONDENCE. Contact the Federal Trade Commission as well for next steps.</p> <p>IDENTITYTHEFT.COM// 877.438.4338</p> | <p>step 3 RESET</p> <p>Reset passwords. Use a COMPLEX AND UNIQUE MIX OF NUMBERS, CASES AND SYMBOLS for every website you use. Experts blame weak or stolen user names and passwords for 76% of data breaches. Consider using password manager software if needed. If the website offers two-step authentication, use it.</p> |
| <p>step 7 DEFEND</p> <p>Stay alert. VIGILANCE AND CAREFUL BEHAVIOR ONLINE (e.g., using secure sites denoted by https in the URL) offer a strong line of defense against hacking.</p> | <p>7 STEPS <i>to</i> TAKE</p> | <p>step 4 CHECK</p> <p>Routinely check for fraudulent activity. Watch your monthly statements, emails and regular mail and REPORT UNAUTHORIZED OR SUSPICIOUS ACTIVITY immediately.</p> |
| | <p>step 6 SECURE</p> <p>Secure your information by keeping software up to date and installing an antivirus product. BE THOUGHTFUL ABOUT INFORMATION SHARED ONLINE or via telephone. Shred sensitive material or store securely in a digital or physical vault.</p> | <p>step 5 NOTIFY</p> <p>Notify your contact list to DELETE STRANGE EMAILS that appear to be from you.</p> |

NEWS

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