



Meet Michel Ray, Branch Manager of Visions Federal Credit Union...

1. Describe Your Business:

Visions Federal Credit Union is a non-for-profit, member-owned financial institution. Visions Federal Credit Union strives to build relationships with their members to be their financial partner for every stage of life.

2. Tell us your story:

Michel has lived in Schuyler County all her life. Michel said, "I've worked my way up in the financial world with hard work and dedication. I Starting as a teller and then was promoted to a loan clerk, and eventually working my way up to managing a mortgage department for several years". Currently she is the Branch Manager at Vision Federal Credit Union's Watkins Glen branch. "I've worked for Visions for ten years as the branch

manager," Michel said. "I love working and living where I grew up."

3. What has helped you succeed and gain experience?

Michel said that what has really helped her succeed is work experiences and life lessons. "And staying in the same field for over 24 years," she added. "And loving what I do."

4. What inspires you?

Michel said, "Helping others to be successful in life, inspires her to be successful too." She loves it when she can help a family buy their first home or help someone out of college get their first new car!

5. What keeps you up at night? What are your challenges?

"The little things and small details that need to be done at work and at home!" Michel said. "And the challenges of a good work life balance." "I love what I do but I also love spending time with my family and friends."

6. What is your favorite local activity?

"I love driving around and stopping at the wineries and the unique places we have in the area," Michel said. "And showing those things to out-of-town friends and family. We live in a beautiful place, we need to enjoy it! "

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