

The newsletter for members of Envision Credit Union

engage

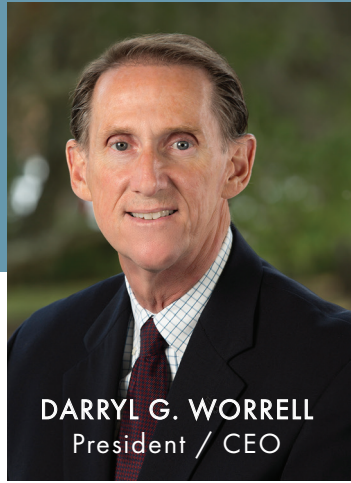
SPRING 2023
We're springing into the
new year!

A LOOK INSIDE

- Banking From Your Phone
- uChoose Rewards
- Mortgage Loans
- Auto, RV, Boat & Motorcycle Loans



envision[®]
credit union



President's Letter MOVING FORWARD

DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

DR. CASSANDRA J.
GRAYSON
CHAIR

ALETTA SHUTES
1ST VICE CHAIR

GENE MCNEASE
2ND VICE CHAIR

LINDA PRESLEY JONES
TREASURER

GENE MORGAN
SECRETARY

DR. CHRISTOPHER
SMALL
DIRECTOR

Albert Einstein once said... "Life is like riding a bicycle. To keep your balance, you must keep moving".

Envision Credit Union works hard to provide balance. We strive to provide great products and services for our members while supporting the needs of both you and our communities. In 2022 I'm happy to announce that we are not only keeping our balance, but we are moving forward and reaching new milestones! This is illustrated by...

- \$75 million in loan growth for the year
- Increased Net Worth to 10.86%
- Over \$500,000 in direct support to members, education and social service programs
- Multiple awards from our education partnerships with the Foundation for Leon County Schools, Thomas County Schools, and the Tallahassee Democrat's "Readers Choice Award"
- Our leading Led the third annual Envision No Hunger Campaign raising over \$80,000 to fight childhood hunger

And, when you stay consistent, moving forward, your accomplishments continue to grow. Through the end of 2022 our "give back" contributions now exceed \$4.8 million since 2010! And, as noted above your credit union is stronger than ever and ready for the future!

So, how do we maintain balance moving forward? For Envision that means continually focusing on YOU with our products and services, focusing on our employees so they can continue to deliver superior service and support our community efforts through educational and social needs support.

Working with our Board of Directors, led by Dr. Cassandra J. Grayson along with our Supervisory Committee and our loyal employees I am confident we can continue to "keep our balance".

Thank you for your membership! You continue to have my commitment to moving forward for you!

Sincerely,

Darryl Worrell
President/CEO

HOLIDAY CLOSURES

MONDAY, MAY 29TH
Memorial Day

MONDAY, JUNE 19TH
Juneteenth Day

TUESDAY, JULY 4TH
Independence Day

MONDAY, SEPT. 4TH
Labor Day

MONDAY, OCT. 9TH
Columbus Day

FRIDAY, NOV. 10TH
Veterans Day (Observed)

SATURDAY, NOV. 11TH
Veterans Day

THURSDAY, NOV. 23RD
Thanksgiving Holiday

FRIDAY, NOV. 25TH & SATURDAY, NOV. 26TH
Friday & Saturday After Thanksgiving Holiday

MONDAY, DEC. 25TH
Christmas



2022 ANNUAL MEETING

HONORABLE MENTIONS



CONGRATULATIONS
TO DR. CHRISTOPHER
SMALL FOR JOINING THE
ENVISION CREDIT UNION
BOARD OF DIRECTORS!



THANK YOU TO
MR. ANTHONY GAUDIO
FOR SERVING ON THE
BOARD OF DIRECTORS
AND SUPERVISORY
COMMITTEE SINCE 2017!

The 2022 Envision Credit Union Annual Meeting was a success! This marks Envision's 69th Annual Meeting to date. We reflected back on the progress made in 2022, presented our current state of affairs, and discussed the credit union's goals moving forward.

The Annual Meeting took place on February 23rd, 2023.

To watch a recorded video of the 2022 Annual Meeting please visit www.EnvisionCU.com/Annual.

AUTO LOANS



Onto Your Next Adventure *Finance Boats, Motorcycles and RVs with Envision*



Our loan applications are easy to navigate either online, over the phone, or in person appointments.



Our friendly lending team is standing by to make sure your financing moves full speed ahead.



These loans are eligible for Envision's 90-day no pay program.

For more details, visit [EnvisionCU.com](https://www.EnvisionCU.com)



Now is the perfect time to finance your new ride!

Finance or refinance your auto loan with Envision to enjoy low rates and 90 days payment free.

When it comes to finding the best deal on an auto loan, your search should begin and end at Envision Credit Union. Whether you're buying a work pickup, family-friendly SUV or stylish sportscar, we have financing options to fit every automotive taste - and family budget.

- Loans for new and used vehicle
- Enjoy your low rate for up to 72 months
- No payments for the first 90 days
- Finance up to 100% of the purchase price
- Refinancing options available
- Easy online application and local decision-making lead to fast approvals
- Payment Protection, Extended Vehicle Warranty and Guaranteed Auto Protection (GAP) provide peace of mind at affordable prices



OUR COMMUNITY OUR COMMITMENT

WORKSHOP SERIES

We started a family workshop series at Rickards High School that began with Know Your Heritage, Know Your Money workshop in honor of Black History Month in February. A series of other workshops will follow monthly throughout the end of the school year.



NOT FORGOTTEN

Envision proudly supported the Forgotten Initiative, a program that supports the Cairo, GS DFACS foster care program. Envision provided backpacks and personal care products.



2023 Envision Credit Union Regional Spelling Bee

Congratulations to the winner of the 2023 Regional Spelling Bee, **Samayaa Ahmad**, a 6th grade student from Panama City. She will advance to the National competition near Washington D.C. in late May. Thank you to the Envision Community Development team, Envision staff volunteers, and our partner WFSU Public Media who helped make the event possible. Watch the recording at wfsu.org.



WEBINAR SERIES COMING SOON!

Get ready to stream Envision's upcoming webinar series. This is an accessible and easy way to expand your financial education. Visit EnvisionCU.com/Workshops for dates and times to stream new webinars. Each month we'll discuss a new financial wellness topic. Previous webinars are still accessible.

FINANCIAL EDUCATION

The Envision Community Development team taught two Mad City Money reality store classes at Thomas County Central High School. The students had a great time learning new financial skills!



WE GIVE A HOOT!

Don't forget to tune into Envision's podcast, **The Hoot!** Available wherever you listen to podcasts.



We are honored to have been given the **Heart of Gold Award** as a recognized partner by the Foundation for Leon County Schools on National Philanthropy Day for 2022.





UNLOCK THE DOOR TO YOUR DREAM HOUSE

Whether you are looking to refinance or finance a new home, our local lending team will help with all the details, answer your questions and provide friendly support throughout your application process.

- Fixed-rate mortgages available
- Low rates
- Refinancing options available
- One-on-one assistance from friendly, experienced mortgage specialists

HELOC (HOME EQUITY LINE OF CREDIT)

Your wish list is a mile long with plans, projects and family promises. How do you cover all those costs? Your home could be the key. At Envision Credit Union, our home equity products offer affordable funding that can be used for anything from bedroom suites and backyard pools to higher education and adventure vacations.

- Get access to a loan fund you can tap into anytime you want for any reason at all
- No closing costs*
- Pay interest only on the amount of money you've actually used**
- Instant access to money through digital banking at Envision Credit Union location
- Borrow up to 90% of the equity in your home
- Good choice for making periodic payments, such as tuition bills, or paying down higher-interest debt

* Outside services such as a Survey, Title Policy and/or Appraisal may be required and at cost to the applicant.

** Pay Interest Only option available to qualified applicants.



EXPLORE THE CONVENIENCE OF eSERVICES

and spend more time doing what you enjoy

Use our digital services anytime

- Online Banking
- Online Bill Pay
- Mobile Deposits
- Money Management
- Move Money
- Make a Payment
- eStatements

ATTENTION ENVISION CREDIT UNION MEMBERS!

Please check that your address and contact information are up to date and accurate. Visit online banking and click on **"My Settings"** in the top right.

In a hurry? Try video banking with a live teller at an Envision drive thru location. Our live tellers are available Monday to Saturday, 7am to 7pm EST.

Don't forget that members have the option to go paperless! eStatements provide our members with a quick and effortless banking experience.

- Monthly statements can be sent right to your email inbox.
- Bill Pay allows bills to be sent and paid electronically.
- Members can check on their accounts online any time of day.

Contact us with your questions about all the ways you can go paperless and take full advantage of eServices.

PREPARE FOR SEASONAL SPENDING



START A HOLIDAY CLUB SAVINGS ACCOUNT

- Save money year-round to use during the holiday season
- Earn interest with an average daily balance of \$100 or more
- No minimum balance required and no monthly fees
- Build up your balance through payroll deduction or scheduled automatic transfers from other accounts
- Enjoy free withdrawals in October, November and December



GROW YOUR SAVINGS

CDs are a safe investment with guaranteed earnings at a fixed rate for a certain period.

- Enjoy higher returns with CDs than traditional savings accounts.
- CDs are a safe saving option. You'll know exactly how much you are going to earn in interest.
- CDs are secure investments, insured through the NCUA.
- Keep your funds invested for the full term to avoid withdrawal fees.
- Open a CD with a new money deposit of \$5,000 or more and you could be eligible for special interest rates.

2022 MEMBER GIVEBACK HIGHLIGHTS

MEMBER GIVEBACK
\$193,063

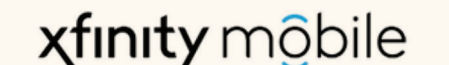


OUR MEMBERS HAVE ALREADY SAVED OVER \$2 BILLION!



Love My Credit Union®
rewards

ENJOY GREAT DEALS,
DEEP DISCOUNTS &
EXCLUSIVE OFFERS



FINANCIAL LITERACY

GIVEBACK OVER \$44,000

invested in curriculum & self-guided access to financial tools for over 50 workshops during 2022.

DONATIONS BACK TO THE COMMUNITY OVER \$97,000

that supported non-profit organizations that do good in the communities we serve together.



For more details visit lovemycreditunion.org



envision®

credit union

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www.EnvisionCU.com

u CHOOSE REWARDS

CHOOSE
CREDIT
FOR EXTRA
REWARDS

USE DEBIT,
CHOOSE
CREDIT

Are you sprucing
things up this

Spring? From April 1st through May 31st, use your **Envision VISA® Debit Card** as 'credit' at any nurseries (lawn and garden supply stores) and home improvement stores* and earn **5x uChoose points**. Earn extra points that you'll be able to redeem for prizes like iPads, laptops, gift cards, and so much more.

VISIT [ENVISIONCU.COM/SPRINGX5](https://www.envisioncu.com/springx5) FOR MORE INFO

*For Official Rules, visit www.EnvisionCU.com/SpringX5 or call 850-942-9000. Offer applies to signature based debit card purchases from April 1, 2023 through May 31, 2023 with the following Merchant Category Codes: 5261 and 5200.

uChoose 040123/053123

