



GIVING BACK GROWING FORWARD!

WHAT'S INSIDE:

- *Auto Giveback*
- *2017 North Florida Home Show*
- *A Fresh, New Online Banking Experience*

NEWS AND ANNOUNCEMENTS

NOMINATING COMMITTEE REPORT

The Nominating Committee is pleased to submit the following qualified members as nominees to serve a five-year term on the Envision Credit Union Board of Directors:



JAMES M. CROTEAU

James M. Croteau has been a member of Envision Credit Union since 1972. Dr. Croteau has studied, lived, worked and volunteered in Tallahassee for over 45 years. He retired after 35 years with the Leon County (Florida) Schools in positions that included elementary teacher, staff development director, policy and planning

director, assistant superintendent for business services, deputy superintendent and interim superintendent. He has also served as President/CEO of Elder Care Services and Interim State Ombudsman for Long Term Care in the Florida Department of Elder Affairs. Dr. Croteau has a Ph.D. from Florida State University, an M.A. from Queens College CUNY, and a B.A. from Marist College. Dr. Croteau has served on the Envision Credit Union Board of Directors since 2012, and is currently serving as the Chair.



CASSANDRA GRAYSON

Cassandra Grayson has been a member of Envision Credit Union since 2006. Ms. Grayson is an Education Technology Consultant/Contractor with the Florida Department of Education. Previously, she served as the Association Services Chief of Staff for the League of Southeastern Credit Unions and the Senior Vice President of

Administration for the Florida Credit Union League. Ms. Grayson is a candidate for a Doctor of Education degree, has a Masters of Education degree in Adult Education Administration and a B.S. in Business Administration.

In accordance with Article X, Section 1 of the Credit Union's bylaws, the Nominating Committee has submitted one name per position and as such there will be no balloting, unless nominees are proposed through the petition process described herein. Otherwise, at the Annual Meeting, the Chair of the Board shall declare the nominee as duly elected.

Other members of the Credit Union who are willing to serve may be nominated by means of a petition, providing the petition is submitted in accordance with the policy approved by the Board of Directors.

The forms and petition procedure may be obtained from the Secretary of the Credit Union upon request. The petition must be submitted on a form approved by the Board of Directors and the petition must have signatures of at least one percent (1%) of the membership or 500 signatures, whichever is the lesser number,

that can be certified by the Secretary of the Credit Union as being members of the Credit Union who are eligible to vote in the election.

A certificate and oath, signed by the nominee, must be submitted to the Secretary of the Credit Union with the petition. The certificate and oath will state that the nominee is agreeable to nomination, is statutorily qualified, is in good standing with the Credit Union, and will serve if elected.

The Secretary of the Credit Union must receive the petition and nominee's certification bearing original signatures by 03/12/2017. Following certification by the Secretary, qualified nominees shall then be submitted by mail ballot to the membership eligible to vote. The outcome of all balloting will be determined by plurality and the results announced at the Annual Meeting, 04/27/2017.

PRESIDENT'S LETTER

GIVING BACK & GROWING FORWARD

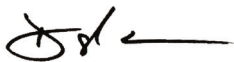
I never get tired of talking about all of the ways we give back to our members and how the support of our members allows us give back to our community. I believe it is important to let you, our members, see the difference you are making through your membership. 2016 was another great year for giving back, not just to you, but to our educators, our students, our community and many new communities. In 2016 we welcomed the members of **FOCUS Credit Union** into our membership and they are now utilizing our many great products and services.

Giving back to our members is more than comprehensive debit and credit card rewards and our great products and services. In 2016, we added special promotions to everything from our debit cards to our auto loans, and our members won cruises, a tailgate package with Yeti products, free gas and more throughout the year. We also gave back to our members in everyday ways, hosting member appreciation events with food and raffles prizes and providing free Kona shaved ice at some of our locations during the summer.

We continue to give back to our educators and students with educator exclusive discounts on the products and services you need, classroom grants, **Swipe for Schools** and the **Best and Brightest** program. Through our **School Involvement Program**, Envision's employees have put more than 500 volunteer hours into your local schools through mentoring students, volunteering in classrooms, and helping with events in the last four years. Our commitment to improving the lives of our community will continue and become even bigger in 2017.

A big part of our Strategic Plan is to introduce state of the art technology to our membership. With our February technology conversions we will have completed this important step. While these changes do require each of us to learn these new services I am confident that you will agree we are succeeding in bringing you the best technology on the market! This upgrade will make a real difference in how you bank and give you access to new features and services that will give you an online banking experience you have never had before across all of your devices. Make sure to look through the rest of the newsletter to see what is coming to you with the online banking conversion and how you can learn more. Thank you for your patience as we go through this transition.

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

Dr. James Croteau
Chair

Dr. Sam McCall
1st Vice Chair

Lee Garner
2nd Vice Chair

M. Christopher Bryant
Treasurer

Aletta Shutes
Secretary

SUPERVISORY COMMITTEE

David Helton
Chair

Dr. Robert Smith
Vice Chair

Dr. Barbara K. Wills
Secretary

For information on Financial Center
Locations, Hours, and Services
Visit EnvisionCU.com
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298

DEBIT CARD GIVEBACK JUST SWIPE & SIGN TO EARN!



EVERY DAY PRESENTS NEW OPPORTUNITIES TO EARN POINTS. Did you know that your Envision debit cards earn cashback rewards? **In the last six years, Envision members have earned over \$1.5 Million in cashback from just using their debit cards in their everyday lives!** With our simple debit and credit cards, points are easy to rack up. Use your card for lunch with friends, filling up your new car with gas, or a trip to see your favorite band, all while earning one point for every three dollars you spend on your debit card. Points can also be redeemed for gift cards to restaurants, merchandise, or travel getaways. Just swipe and sign to start earning now!

CHECKING



Enjoy having the convenience and security that comes with our **Complete Checking account**. With so many great features, it's the only checking account you'll ever need.

For details visit
[www.EnvisionCU.com/
CompleteChecking](http://www.EnvisionCU.com/CompleteChecking)

EVERYTHING YOU NEED

COMPLETE CHECKING

*Restrictions, requirements and fees are applicable for Overdraft Transfer and Courtesy Pay. Visit www.EnvisionCU.com or visit a Financial Center location for details. Overdraft Transfer/Courtesy Pay are not required.

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FILING YOUR TAXES?

GET THE HELP YOU DESERVE.

The process of filing income tax returns is, for many Americans, not a favorite annual event. A common reason people put the task off is because they know they will owe money — and can't afford to pay. Yet not filing or filing late comes with some pretty big repercussions.

Some of the drawbacks of not filing by April 18 (or August 15, if you file an extension) are:

- Your tax bill could increase by 25% or more, due to penalty and interest charges.
- Additional penalties and/or criminal prosecution if you continue to not file.
- Losing the refund, if there's one due (the deadline for claiming refunds is three years after the return due date).
- The loss of Social Security credits that go toward your retirement (if you are self-employed and don't file returns within three years of the due date).

If you do owe a big tax bill, don't despair. The government wants to make it easy for you to pay. Most people are able to arrange for an installment program, where the amount owed is spread out over time. You may even be able to obtain an offer in compromise (settling for less than the amount owed). But remember, you have to file to be eligible for either option.

Another common reason for filing tax returns late or not at all is that it can be a grueling and confusing procedure. However, many people can take advantage of free tax return assistance programs. Here are some of the biggies:

Volunteer Income Tax Assistance Program (VITA)

If you make under \$53,000, the IRS has arranged for you to receive free tax preparation assistance. Specially trained volunteers set up shop in such convenient locations as libraries, schools, and shopping centers, and can help you prepare basic tax returns.

Envision Credit Union is proud to be one of the many partners with **United Way of the Big Bend** in bringing VITA tax services to people in our area. Find your nearest VITA tax site by visiting <http://uwbb.org/vita/>.

Tax Counseling for the Elderly (TCE)

Over the age of 60? Then you are eligible for the IRS's TCE Program. Services include free tax counseling and basic income tax return preparation. For more information on TCE, call **1-800-829-1040**.

AARP Tax-Aide

Whether you are a senior citizen or are a low to middle income earner, you can take advantage of AARP's Tax-Aide counseling program (part of the TCE Program). During tax time, trained and certified volunteers help prepare taxes at over 9,000 sites across America. To locate your closest site, call **1-888-227-7669**.

The Armed Forces Tax Council (AFTC)

The military is a partner in the VITA Program, so if you are in the Army, Air Force, Navy, Marine Corps, or Coast Guard, you and your family can get free tax advice and assistance within your installations. The AFTC oversees the operation and serves as the main conduit for outreach by the IRS to military personnel and their families.

The IRS

The IRS wants to help. Really. They offer free, individualized advice by computer, telephone, and in person to all taxpayers, with no income or age restrictions. IRS employees help you obtain forms and publications and can answer a wide range of tax questions. Assistance is available by calling **1-800-829-1040**.

IT'S HERE!

A FRESH, NEW ONLINE BANKING EXPERIENCE



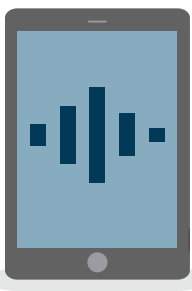
Whether on a tablet, phone, or computer, connecting online is an essential part of our day-to-day lives. In February, we rolled out our updated Online Banking platform which offers new and enhanced features designed to make navigating your accounts a breeze. The world is moving faster than ever before and we're dedicated to providing digital banking options that are secure, helpful, and easy to use!

First things first—if you haven't set up your online account, you're missing out! Visit www.EnvisionCU.com/OnlineBanking to get started today. Then, check out some of our favorite features:

- **Mobile Banking** – deposit checks remotely and access your account information any time, any place.
- **Bill Pay** – pay and manage your bills efficiently and securely.
- **FinanceWorks** – see all of your accounts in one place to track spending, view upcoming bills, and set spending goals.
- **Move Money** – transfer funds across your Envision accounts, with other financial institutions, or additional payees.

AUTOMATIC OPTIONS

Phone bill, car payment, cable bill – oh my. Sometimes it's hard to keep track! If you're ready to consolidate that to-do list, we have a seamless solution for you. Our new **Move Money** transfer feature lets you set up reoccurring payments right inside your Online Banking account. Schedule an automatic loan payment, send money to your Vacation Club Savings account, or deposit funds into your child's bank account. You can set up transfers to be received once a year, weekly, or even daily. The choice is yours. We're just here to make it easier.



At Envision, we want you to bank how you want, when you want. Need more details about our new system? Check out www.EnvisionCU.com/OnlineBanking for full information. And if you're in the financial centers, be sure to look for the interactive app, **Visi**. She's happy to provide any overview. *Happy Online Banking!*

PAY BILLS, SAVE TREES

If you're enrolled in Online Banking, you'll definitely want to take advantage of our secure **Bill Pay** feature. It's convenient, easy, and fast! No need to file and organize paper bills that arrive in the mail. Pay all your bills on one screen in as little as five minutes!

How do you get started? Simple:

1. Go inside your online account and follow the short Bill Pay registration process.
2. In the Bill Pay center, add the companies and people you want to pay.
3. Next, add your bills, then schedule a payment to the biller.

PLUS, going paperless is healthy for the environment. **Win-win.**

The image displays four screenshots of the Envision Credit Union online banking interface. The top screenshot shows the 'My Accounts' page with a list of deposit accounts including Checking 3 (\$14,066.31), Checking 2 (\$1,026.82), Savings 4 (\$1.60), and Member Share-S (\$4,073.24). The 'Finance Works' section features a pie chart and a 'Track all your spending' tip. The second screenshot shows a 'Bill Pay' interface with a 'Pay to' dropdown menu and a 'Schedule payment' button. The third screenshot shows another view of the 'My Accounts' page with a total deposit account balance of \$3,556.36. The fourth screenshot shows the 'Finance Works' section with a pie chart and a table of spending categories: Uncategorized (\$708.49, 50%), Cash (\$460.72, 30%), and Entertainment (\$302.39, 4%).

BANKING AT YOUR FINGERTIPS



Have you downloaded the new Mobile App? We know you're on the go, and we're here to help! With our new and improved Mobile App, you can access your account any time, any place. Pay a bill while you're waiting at the coffee shop or get a quick balance before you make your next grocery run. It's easier than ever before. Intuitive and innovative, our new smartphone app allows you to:

- Log in with your fingerprint
- Deposit checks remotely
- View all accounts in one place

Just visit the Apple App Store, Google Play Store, or Amazon Store and search for **Envision Credit Union** or **Envision CU**.

EDUCATION

ENVISIONEER FAREWELL

Of all of the amazing experiences I had as the 2016 Envisioneer, I believe the greatest for me has been the opportunity to connect with people.

From the out pouring of well wishes when my selection as Envisioneer was announced to being recognized from my picture on the bank's marquee, opportunities for conversation have been abundant. Conversational topics have varied from what the Envisioneer does to why I became a teacher but at the end of each, I felt that a personal connection was made. To hear the concerns and success stories of community members has further fueled my motivation to share the value of financial literacy education. Working with Envision in their efforts to improve education has been a privilege and an honor I will always hold in high regard.

In my final message as Envisioneer I would ask you to consider one of my favorite quotes, "Believe in yourselves, in your capacity to do something remarkable. The work of the world is done by ordinary people who have learned to work in an extraordinary way."

GORDON B. HINCKLEY

We will each define extraordinary for ourselves. However, the tools we need are the same. We all need perseverance, hard work, and dedication. I hope that when my students leave my classroom they know I have confidence in their ability to shape their future and build the life they want for themselves. I believe they can make their own informed decisions and can learn from failure. I know they can accomplish their chosen work in an extraordinary way. And I believe the same of you. You have the capacity to do something remarkable.

Thank you all for the support, encouragement, and conversation this year. It has truly been a privilege.

Amanda Geiger



AMANDA GEIGER
2016 Envisioneer

Our congratulations to the following educators for winning a \$500 Winter Grant through our Classroom Grant program.

For more information about entering to win a Spring 2017 Classroom Grant, visit www.SuccessForEducators.com

Chris Miller
Chiles High School

Michael Zatoris
Lincoln High School

Renee Martinello
Fort Braden Elementary

Jennifer Vanderhoof
Killearn Lakes Elementary

Courtney Collins
Pace Secondary School

Aurora Cavano
The School of Arts and Sciences

OUR 2016 SCHOOL INVOLVEMENT PROGRAM (SIP)

2016 has been a great year for Envision's School Involvement Program. Through this program, Envision volunteers at a local elementary school, working with students through mentoring, volunteering in the classroom, and helping with school events.

Envisions employees and SIP volunteers returned to Ruediger Elementary for the 2016-2017 school year and have already helped with events like Kid's Vote and

the Fall Book Fair. We started the holiday season with a Thanksgiving food basket drive and collected twice our goal! We wrapped up the holiday season by providing gifts for five families in need through Ruediger's Christmas Family Adoption Program.

We look forward to the rest of the school year and all of the exciting new opportunities to work with teachers and students in our community.

LOVE TO SAVE?

ENVISION CREDIT UNION CAN HELP!

Everyone loves to save, especially on products and services you use every day. That's what **Love My Credit Union Rewards** is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line switched to **Sprint!** Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- Get trusted protection at true savings with **TruStage** Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of **Envision Credit Union**.

Start saving today at LoveMyCreditUnion.org.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



LOVE MY
CREDIT UNION
REWARDS



NORTH FLORIDA HOME SHOW 2017

VISIT OUR BOOTH AT THE SHOW!



NORTH FLORIDA HOME SHOW 2017
February 10-12

Over the past few years, Envision has participated in the annual North Florida Home Show. **This year the Home Show will be held February 10-12, at the Donald L. Tucker Civic Center.** With spring time just ahead, what renovations and projects would you like to complete? Visit our booth to learn more about our home products and service! Envision representatives will be on-site to answer all your home lending questions.

HOME ADVANTAGE™ PROGRAM



**HOME
Advantage™**

Powered by CU Realty Services

With many great homes on the market, it can be difficult to make a smart home buying decision – we are here to help. Partnering with CU Realty, we bring our Home Advantage™ program to you. Home Advantage™ gives you access to resources that help you find the perfect home, and with our

experienced and knowledgeable HomeWorks™ team, you will enjoy great financing options.

After you've saved on great financing, you'll enjoy a rebate when you use our HomeAdvantage™ program to shop for and purchase your home through a trusted real estate professional who is part of our HomeAdvantage™ network of Realtors®. Stop in and visit our HomeWorks™ Lending Center to learn more about the programs we offer and how you can begin the journey to home ownership.



HOME LOANS

Envision Credit Union provides an array of mortgages with some of the most competitive rates available today. Choose from conventional mortgages, as well as FHA, VA and USDA home loans. We support you during the entire loan process, providing guidance and answers to all of your questions. With an Envision mortgage you will get a quick closing, local decision-making and competitive rates to help you achieve more of your goals.



AUTO GIVEBACK

OUR FALL TAILGATE PACKAGE GIVEAWAY!



JARRED S.
FALL TAILGATE PACKAGE GIVEAWAY WINNER

2016 was a great year for Envision's members and auto loans, so, to give back to all of you, we launched our **Fall Tailgate Package Giveaway**.

Anyone who purchased or refinanced a vehicle with Envision during this promotion was entered into a drawing for this incredible prize pack. After a great season of auto loans, we had a winner: **Jarred S. of Tallahassee!** Jarred was the lucky winner of this fantastic giveaway which consisted of some amazing prizes: 2 Yeti Ramblers, a Yeti Tundra 45 Cooler, a Coleman portable Gas Grill, a Quick Shade 10' x 10' tent, 2 Outdoor Chairs, and a \$150 dollar grocery gift card! Jarred has been a member for nearly seven years, and he has refinanced an auto twice with Envision.

INTRODUCING VISI

Need some help with new Online Banking or simply want to learn more? Skip the wait and check out the **Visi Kiosk** in your nearest financial center!

Visi is available in each financial center to help members with the transition to the new Online Banking and Mobile App! She is ready to help with all the new features our Online Banking has to offer including Move Money, POP Money, FinanceWorks™, and Bill Pay!



DEBIT CARDS



envision®
credit union

P.O. Box 5198
Tallahassee, FL 32314-5198
www.EnvisionCU.com



Envision's Debit Cards are truly **rewarding!** Swipe and sign for your purchases, 25 times or more each month, using your Envision VISA Debit Card, and you'll be entered to win a **\$100 VISA gift card.**

SWIPE, SIGN & WIN
\$100 GIFT CARD!

*Must be 18 years or older to enter. No purchase or payment is necessary to enter or to win. Employees of Envision Credit Union and their immediate family members are not eligible for the drawing. Additional restrictions apply. See Official Rules. Void where prohibited by law. Winner will be chosen by random drawing of all eligible entries. For Official Rules, visit www.EnvisionCU.com or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. All signature based debit card purchases each month are eligible for that months drawing.



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*For details, visit www.EnvisionCU.com