



## THANKFUL FOR YOU!

### WHAT'S INSIDE:

- *Everything You Need ~ Complete Checking*
- *5 Golden Getaways*
- *Wanted: 2017 Envisioneer*

# NEWS AND ANNOUNCEMENTS

## UPCOMING SPECIAL HOURS



Envision Credit Union will be closed on the following days:

Friday, November 11th

**Veteran's Day**

Thursday, November 24th – Saturday, November 26th

**Observance of Thanksgiving Holiday**

Monday, December 26th

**Observance of Christmas Holiday**

Monday, January 2nd

**Observance of New Year's Holiday**

## BECOME A WISE CREDIT CONSUMER

Establishing good credit is the key to financial success, enabling you to finance cars, homes, higher education and more. Whether you're new to credit or a credit connoisseur, it's important to establish these 8 responsible card usage habits:

1. Never miss a payment.
2. Know the rules.
3. Avoid cash advances.
4. Keep your card safe.
5. Make your minimum monthly payments.
6. Understand when interest is charged.
7. Only purchase items you can afford.
8. Review your statements every month.

To learn more, visit [www.EnvisionCU.com/CreditTips](http://www.EnvisionCU.com/CreditTips).



## NOMINATING COMMITTEE REPORT

**In 2017, one position on the Board of Directors will be up for election.** Board members are elected to five-year terms and are limited to two consecutive five-year terms. Interested members should submit a letter requesting consideration, along with their qualifications, to:

Doris S. Payne, Chair  
Nominating Committee  
Envision Credit Union  
PO Box 5198  
Tallahassee, FL 32314

All letters must be received by December 30, 2016. For additional information pertaining to the election of officers, contact Darryl Worrell, President/CEO, at the Credit Union Main Office, (850) 942-9000.



## PRESIDENT'S LETTER

# WE COULDN'T DO IT WITHOUT YOU!

As we approach the holiday season, I want our members to know that **YOU** are what makes **Your Credit Union special**. Without you, Envision would not have been able to commit to supporting the Best & Brightest scholarship program until 2021, donating \$10,000 a year to the Second Harvest Backpack Program through Swipe for Schools, or sponsoring Teacher of the Month and other contests to reward our teachers for everything they do.

Your membership, also, gives us the opportunity to help our community in many other ways. **YOU** are making it possible for Envision to partner with a local school in need of help every year through our School Involvement Program. **YOU** are making it possible for Envision to reward educator excellence not only through educator only rates and discounts, but through contests like Star 98.9's 10 week Cruise Giveaway and awarding \$12,000 a year to teachers in classroom grants. **YOU** are making it possible to open the Frenchtown Financial Opportunity Center and promote financial literacy and provide tools for future success.

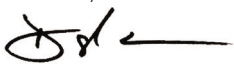
We know that we cannot do any of that without you, and that is why we work so hard to give back to our members. Many of you were impacted by Hurricane Hermine and we are glad that we were able to offer Skip-A-Pay early so that members could recover more quickly from the storm. Through December, we will once again be offering our Holiday Loan so that you can have one less thing to worry about. Also in December, we are rewarding members with our 5 Golden Getaways promotion – and the only thing you have to do to be entered is swipe your Envision VISA Debit Card.

Your membership, your continued swiping of your Envision cards, your use of our great products and services not only saves you money and rewards you, but it directly impacts your community every day. That matters.

**May you and your family have a bountiful Thanksgiving and joyful holiday season.**

Thank you, thank you, **THANK YOU** for your membership.

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](http://EnvisionCU.com)  
or Call (850) 942-9000  
or Toll Free (800) 824-3894  
NMLS #506298

## 5 GOLDEN WEEKS! *Getaways!*



On November 6<sup>th</sup>, we launched our **5 Golden Getaways Promotion**. In years past, members were entered into a drawing by swiping their Credit Card for a chance to win some awesome prizes such as an Apple Watch, Go Pro Video Camera, Smart TV, Kitchen Aid Mixer, and Rachel Ray Cookware Set! This year, when you swipe your Envision Debit Card 8 times during each week of the promotion, you will be entered to win a 5-day, 4-night Golden Getaway Luxury Cruise for two! To learn more about the promotion, visit [www.EnvisionCU.com](http://www.EnvisionCU.com).

# ONLINE BANKING YOUR NEW PLATFORM IS COMING SOON

## Reliability. Flexibility. Control.

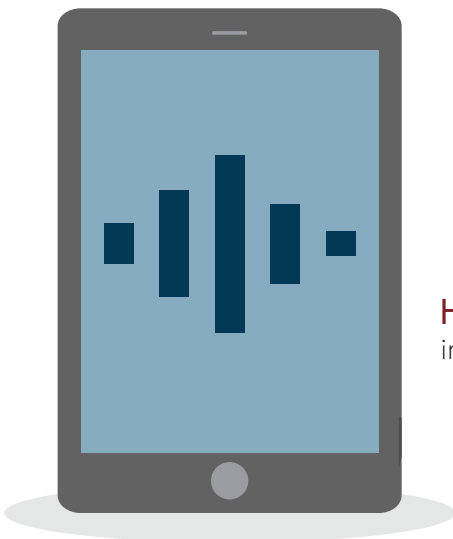
These are just a few reasons to get excited about our new Online Banking system. Arriving in February, and more powerful than before, the new portal offers a faster, simpler online experience with new features and perks. What does it include?

- **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.

Stay tuned to [Facebook.com/EnvisionCreditUnion](https://www.facebook.com/EnvisionCreditUnion) for details in the coming weeks, and sign up to receive our e-newsletter at [www.EnvisionCU.com](http://www.EnvisionCU.com).

The image displays three screenshots of the Envision Credit Union online banking portal. The top screenshot shows the 'My Accounts' page with a list of deposit accounts including Checking 3 (\$14,065.31), Checking 2 (\$1,026.82), Savings 4 (\$1.68), and Member Share-S (\$4,073.24). It also features a 'Finance Works' section with a pie chart and a 'Track all your spending' tip. The middle screenshot shows the 'Bill Pay' interface with a 'Pay to' dropdown menu and a 'Schedule payment' button. The bottom screenshot shows another view of the 'My Accounts' page, highlighting a 'Lifestyle Loan' for \$13,697.52. The interface includes a navigation menu, a calendar, and a calculator.

## INTRODUCING VISI



Hello, I'm Visi. Occasionally you'll see me on the website, on Facebook, or in the financial centers introducing new products and services. Say hello!

# MEMBER

# APPRECIATION

At Envision, we understand that our members are the reason we are able to do what we do. It's important to give back to the community we serve through charitable contributions and community service. Along with our financial commitment to our community, we also host fun Member Appreciation events as a way to say thank you!

In March, each financial center gave away prizes to show how lucky we are to have you. Members who visited one of our Financial Centers or chatted with a Contact Center Representative were automatically entered into a raffle to win an Envision prize or gift card.

In July, we partnered with Kona™ Ice to give away free Kona Ice at each of our full service centers. These events will continue into 2017 so make sure to stay checked in with us on Facebook at [Facebook.com/EnvisionCreditUnion](https://www.facebook.com/EnvisionCreditUnion) and Twitter at [@EnvisionCU](https://twitter.com/EnvisionCU) for more details coming soon.



## EVERYTHING YOU NEED – COMPLETE CHECKING

There are many choices out there for a checking account, but we're happy to say our members 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:

- No Minimum Balance Requirements
- No Monthly Maintenance Fees
- Unlimited Transactions
- Overdraft Transfer and Courtesy Pay Protection
- VISA Debit Card for 24/7 Access
- Direct Deposit
- Free eBranch and Moneyline Access
- Free Bill Payer Access
- Free Mobile Check Deposit



Imagine getting back more of your time by using our convenient features like **Bill Payer**, **Mobile Check Deposit** and **eBranch**. Do you ever worry that you won't be able to make a necessary purchase or a check you've written might be declined? You'll have peace of mind with the added protection of **Overdraft Transfer** and **Courtesy Pay**.

How can our Complete Checking get any better? How about **REWARDS**? When you swipe and sign using your **Visa Debit Card**, you'll earn **UChoose Reward™** Points that can be redeemed for travel, gift cards, and merchandise. If you don't have a **Complete Checking** account, visit us online at [www.EnvisionCU.com](http://www.EnvisionCU.com) to open and account online or in person at one of our financial centers to learn more about **Complete Checking**.



MEMBER

## EXPERIENCE



With Envision's low rates, you save money on your monthly Auto Loan payment. You can apply online at [www.EnvisionCU.com](http://www.EnvisionCU.com) or visit any of our financial centers to speak with a team member today! We offer you a lending experience tailored to your needs. We take pride that our lending products are some of the best in the community and strive to give you not only what you deserve, but service that you can count on.

"I have to say that purchasing my car through Envision Credit Union was the best part of getting my new Jetta! The toughest part was choosing the color. Vicki made it so easy and made me feel like I am an important member and not just a number.

It was awesome to have someone assist and help me get a lower rate than what everyone else offered me. It felt great to go from talking to Vicki to driving off the lot the very same day! I will always come back to Envision for anything in the future. Thank you!"

— *Amelia C., member since 2014*

## HOME ADVANTAGE™ PROGRAM



Powered by CU Realty Services

**We are proud to be partnered with CU Realty Services to bring you the HomeAdvantage™ Program.** Through our Home Lending Center, HomeWorks®, we have many available options to suit your home lending needs. The HomeAdvantage™ program walks you through the home buying process, helping you every step of the way.

When you register for the HomeAdvantage™ Program, you will have instant access to a home Multiple Listing Service database similar to those that realtors use. This database will allow you to search for your new home at your leisure, whether you're in the classroom or lounging at home.

You will also be able to find a reliable real-estate agent through our network of realtor partners located in the Leon County area. This network of agents has been picked with a commitment to deliver the same level of outstanding service that you expect from your credit union.

The best part about this program is the cost—it's FREE! Not only are we committed to bringing you the best products and services at little or no cost, but through the HomeAdvantage™ Program you will earn money back! When you register and use the program to find your perfect home, you will earn a 20% rebate on your real-estate agent's commission.

The HomeAdvantage™ Program is great for all of our members—especially educators looking to pinch an extra penny with little to no leg-work required. Visit our website at [www.EnvisionCU.com](http://www.EnvisionCU.com) to find out more information and enroll in our HomeAdvantage™ Program.



# EDUCATION

## WANTED: 2017 ENVISIONEER!

Our Envisioneer initiative began as a desire to become more engaged with critical educational initiatives, programs and events taking place at local schools.

Likewise, we would like to spread the word about valuable products and services. With this vision in mind, we are looking to partner with an enthusiastic teacher to serve as an ambassador between the two organizations and build a stronger mutual relationship. Some of the objectives of the Envisioneer include:

- Discussing important initiatives that positively affect teachers and students.
- Promoting tips and plans for financial literacy among both teachers and students.
- Attending events such as department staff meetings, Teacher of the Year celebration, Best & Brightest Awards, Volunteer Appreciation events, etc.
- Blogging about your experiences weekly on the Envision educator site: [www.SuccessForEducators.com](http://www.SuccessForEducators.com)
- Creating video blogs about your activities and post twice a month on Envision's blog at [www.SuccessForEducators.com](http://www.SuccessForEducators.com)

Our Envisioneer will be awarded with a MacBook®, iPod Touch®, and much more! Visit [www.SuccessForEducators.com](http://www.SuccessForEducators.com) today to apply! Below are some important dates for the 2017 Envisioneer Selection Process:

- November 20, 2016 through January 8, 2017: online submission of 2017 Envisioneer applications at [www.SuccessForEducators.com](http://www.SuccessForEducators.com)
- January 16, 2017 through February 5, 2017: The top three finalists will be assigned to create a video project on a topic provided by Envision Credit Union.
- February 8, 2017 through February 26, 2017: all three videos will be posted on the Envisioneer blog. Each finalist will campaign to gain votes from colleagues, friends, and family! Voting will take place at [www.SuccessForEducators.com](http://www.SuccessForEducators.com)
- February 28, 2017: The finalist with the most votes will represent our organization as the 2017 Envisioneer!



### OUR FALL 2016 GRANT WINNERS

Congratulations to the following educators for winning a \$500 fall Grant through our Classroom Grant program.

#### Erma Sever

Roberts Elementary School

#### Lauren Colangelo

Ft. Braden Elementary School

#### Christen Goad

Lincoln High School

#### Karissa Davidson

Roberts Elementary School

#### Rosalyn Collins

East Gadsden High School

#### Melissa Koerner

Buck Lake Elementary School

For more information about entering to win a Winter 2017 Classroom Grant, visit [www.SuccessForEducators.com](http://www.SuccessForEducators.com)

## THE BEST & BRIGHTEST AWARDS ~ EXTENDED FINANCIAL COMMITMENT



Envision is proud to sponsor The Best & Brightest Awards through World Class Schools.

Each year, The Best & Brightest Awards recognizes and honors high school seniors in Leon County awarding winners with scholarship funds each year. Since the program's inception, Envision has been honored to provide scholarship funding for the students within our

community who are exceling in their field of choice and are making an impact through community service. We are excited to announce an extended financial commitment of five years for The Best & Brightest Awards program, supporting the program until 2021. We are proud of the work that the students and educators do in our community each and every day. We cannot wait to see their hard work pay off as these students continue to excel in their fields over the course of the next few years. Visit [www.TheBestandBrightestAwards.wordpress.com](http://www.TheBestandBrightestAwards.wordpress.com) for more information on The Best & Brightest Awards program!

# HOLIDAY LOAN



**envision**<sup>®</sup>  
credit union

P.O. Box 5198  
Tallahassee, FL 32314-5198  
[www.EnvisionCU.com](http://www.EnvisionCU.com)



**With our \$1,000 Holiday Loan\***, get the cash you need to give gifts to everyone on your list. To qualify for a Holiday Loan you must:

- Be a member in good standing for at least 12 months
- Have an open and active Checking Account
- Qualify for an eligible Relationship Tier

## A LOAN FOR YOUR LIST HOLIDAY LOAN

\*Holiday Loans are for \$1,000 with an interest rate of 18.0% APR (Annual Percentage Rate). Loan term is approximately 10 months with monthly payments of approximately \$115.00. Members must be at least 18 years old, a member in good standing for at least 12 months, have an open and active checking account, and qualify for an eligible Relationship Pricing Tier to qualify for the Holiday Loan. Credit history and overall credit worthiness will not influence the approval or denial of the Holiday Loan. Additional restrictions may apply.



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