



OUR COMMUNITY

OUR COMMITMENT

WHAT'S INSIDE:

- *Meet Owlbert, our new Mascot!*
- *Envision Community Center*
- *Step Up to Savings*



PRESIDENT'S LETTER

IT'S NEVER TOO LATE...

Have you ever heard the Chinese Proverb that states "The best time to plant a tree was 20 years ago. The second best time is now"? No matter our age I am certain that each of us can look back and wish that we would have...

- had more in savings for emergencies
- not eaten so much at Thanksgiving
- not spent so much last Christmas
- started earlier for saving for our kids college cost
- planned for the down payment on our home earlier
- started saving earlier for retirement
- I know there are many more aren't there!

But that mindset only talks about the first part of the proverb. What about the second part "The second best time is now". I know for myself I get caught up in the hurried aspects of life and often don't follow all of the proper steps for success. I have to constantly tell myself to slow down in order to get more things accomplished. Slowing down for me means being more playful and monitoring those plans. Remember this one... "plan your work and work your plan". How about this one... "By failing to prepare, you are preparing to fail." Ok, one more "Never put off till tomorrow what you can do today."

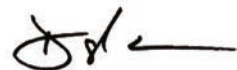
The point of the Chinese Proverb to me is that it's never too late to accomplish the things you want to accomplish. At Envision we believe that having a financial partner is a great way to assist you in accomplishing a lot of life's goals.

To help kick-start many of you who, like me, wish you were saving more, we have an exciting new challenge launching in August. The details of our new **Step-Up Savings Challenge** are included on page 7 and hopefully the potential reward will make it worth the effort to become a saver!

Please take time to read this newsletter and see all of the great products and services we have for you AND the great things we are doing together in our communities. Like I always say...

"Where you bank matters".

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

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For information on Financial Center Locations, Hours, and Services

Visit EnvisionCU.com

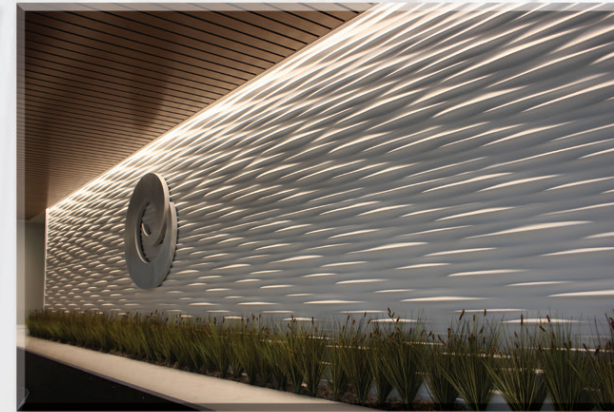
or Call (850) 942-9000

or Toll Free (800) 824-3894

NMLS #506298

OUR HOLIDAY CLOSURES

| | |
|-------------------------------------------|----------------------|
| MONDAY, SEPT. 2ND | LABOR DAY |
| MONDAY, OCT. 14TH | COLUMBUS DAY |
| MONDAY, NOV. 11TH | VETERANS DAY |
| THURSDAY, NOV. 28TH – SATURDAY, NOV. 30TH | THANKSGIVING HOLIDAY |
| WEDNESDAY, DEC. 25TH | CHRISTMAS |



Envision Credit Union is happy to announce the opening of the new **Envision Community Center**.

The Envision Community Center is located at 600 N. Monroe St. in Tallahassee. It features a state-of-the-art community room where the credit union will host more financial education workshops, free for members and the general public, and will make the room available for education-based groups to utilize at no cost. Also housed at this new building is the Home Loans team, Business Lending and 1st Members Insurance Group. These upgrades will ensure the Envision's continued commitment to the community, while also providing a premium experience with products and services to help prepare members for a strong financial future. This new Envision Community Center will help support our mission of serving members for many years to come.



CONGRATULATIONS TO OUR RECENT MEMBER CONTEST WINNERS!

f Thank you to everyone who follows our Facebook page! Here are some of the winners we've had over the last few months.



FACEBOOK WINNERS



LINDSAY
NATIONAL SELFIE DAY



KIM
NATIONAL DOUGHNUT DAY



BAILEY
STRESS AWARENESS DAY

SWIPE, SIGN, AND WIN WINNERS



It's just so easy to enter this contest – just swipe and sign and you're entered just like our lucky trio did this quarter.



MICHAEL
APRIL



KIMBERLY
MAY



DESTINY
JUNE

EVEN MORE WINNERS!



GLENDA
CHATTAHOOCHEE ITM CONTEST



JALISA
QUINCY ITM CONTEST



ROMEKO
HURRICANE PREPAREDNESS CONTEST



CLASSROOM GRANT WINNERS

EVERY QUARTER, teachers from all twelve of our counties compete for one of Envision's twelve \$500 Classroom Grants to fund projects.



ARLEEN DANSBY-WHITE
Sabal Palm Elementary



CHERYL BOLDT
Kate Sullivan Elementary



DEBBIE CARRAWAY
Hand-In-Hand Primary School



JENNIFER SHIVER
Jerger Elementary



KARI STARLING
School of Arts and Sciences



MARI KIMBREL
Riversink Elementary



MELISSA OLSON
DeSoto Trail Elementary



REBECCA BEASLEY
Grand Ridge School



ELIZABETH CALHOUN
Conley Elementary



MEGHAN DAWKINS
Conley Elementary



TAMIKA BROWN
John G. Riley Elementary



YASHICA WASHINGTON
Sabal Palm Elementary

Congratulations to these twelve wonderful teachers, and thank you for all you do for our community's students!

AN INVITATION TO MEET YOUR FINANCIAL EDUCATION EXPERT



Whether you're interested in sharpening up on your money management skills solo or in a classroom setting, we are your preferred financial education partner.

With a plethora of money topics and tools for all ages and stages of life, Envision is here to help accomplish your financial goals all year long.

Visit us at www.EnvisionCU.com/FinancialEducation for self-guided curriculum or to find a live workshop or webinar.

Want to invite the expert to your classroom or group? We have knowledgeable facilitators ready to customize your workshop experience to make a meaningful and impactful presentation that will help catapult your group into financial accomplishment.

MEET OUR NEWEST TEAM MEMBER, OWLBERT!

Owlbert hatched this Summer, just in time to add even more fun to our financial education workshops for young people. Be on the look out for Owlbert in our financial centers and in classrooms throughout our member area. To request a special visit from Owlbert, email Community@EnvisionCU.com.



STEP-UP SAVINGS

CHALLENGE*

Get Your Savings in Shape

WIN \$1,100



envision
credit union

Save each month toward a healthy savings account and you'll get the chance to win \$1,100.

Join the Step-Up Savings Challenge* at EnvisionCU.com/StepUp

*One entry per person. Must be 18 years or older to enter. Account must be opened or mailed written entry postmarked on or after September 1, 2019, and on or before September 7, 2019. No purchase, account opening or payment of any kind is necessary to enter or to win. Employees of Envision Credit Union and their immediate family members are not eligible for the drawing. Some additional restrictions may apply. Void where prohibited by law. Winner(s) will be chosen by random drawing of all eligible entries on July 15, 2020 at 3 p.m. at Envision Credit Union's administrative offices located at 1585 Summit Lake Drive #200, Tallahassee, FL 32317. See Official Rules for details. Official Rules may be obtained by visiting www.EnvisionCU.com/StepUp, calling 850-942-9000, or sending a self-addressed stamped envelope to Official Rules request, Step-Up Challenge, P.O. Box 5198 Tallahassee, FL 32314.

Saving on the products and services you want and need has never been easier.

Your Envision Credit Union membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:



New **Sprint**® customers can receive \$100 cash for every new line on unlimited lines and enter to win \$50,000. Already a Sprint® customer? Earn \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint® stores.



Up to \$15 off **TurboTax**® federal products!  Trusted protection at true savings with the **TruStage**® Auto & Home Insurance Program.



Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new **SimpliSafe**® security system.

Learn more about these and other valuable discounts at www.EnvisionCU.com/Love or LoveMyCreditUnion.org, and start enjoying yet another benefit of being a valued Envision member.



WHEN TIME IS OF THE ESSENCE – TRY OUR NEW DRIVE THRU EXPERIENCE



OPEN MONDAY-SATURDAY 7am-7pm! Eastern

Don't have the time to park and stand in a line for a teller? Then head to our drive thru to experience interacting with our Video Tellers! Get excellent service from an actual Teller from the comfort of your car. Just touch the screen to connect with a Video Teller! We have ITMs at Appleyard, Hansell, Downtown, Chattahoochee, Lake Jackson, Marianna, Parkway, Quincy West-Jefferson. **Stop by and experience it today!**



Our Convenient Locations:

- Appleyard
- Marianna
- Chattahoochee
- Parkway
- Hansell
- Quincy West Jefferson (PHOTOS ABOVE & RIGHT)
- Lake Jackson
- Downtown Financial Center (600 N. Monroe)

AUTO LOANS



At Envision, we take pride in offering some of the best auto rates in our community.

With our low rates, you can't help but feel like a winner! Whether your credit score is high or low we will do everything we can to get you into a new or used vehicle with the most affordable rate. Applying is easy: visit any of our locations or apply online at www.EnvisionCU.com/auto.

Did you know Envision will help you find that perfect vehicle? Searching for a car online or visiting a dealership can be daunting. The Auto Advisor team will search the market for the vehicle you want and the price you can afford. Call **(850) 942-9000** today and we will start searching for you.

WE'RE HERE TO HELP

At 1st Members Insurance Group, we've been serving our local community members since 2005. Our agency is operated by experienced Envision Credit Union staff that you can rely on to provide the best selection of products and services with personalized, one-of-a-kind service.



Life Insurance can be difficult to navigate without proper knowledge. Here's a few common misconceptions we experienced over the years.

- "Nobody really needs life insurance."** Everyone can benefit from having life insurance; however, one size doesn't fit all when shopping for a policy. Discussing your financial picture with an agent will help determine which options are best for you and your family.
- "Life insurance is only good for paying final expenses."** The cash value built up on whole life policies can be accessed to help pay tuition expenses and other large expenses. Wealth transfers between generations can be made simpler through life insurance policies since the proceeds are income tax free to beneficiaries.
- "I have life insurance through my employer."** A group policy through your employer is a wonderful benefit, no question. Do you know what will happen to that life insurance policy if you change employers? Some policies may be converted, but others may not. Purchasing a stand alone policy that will always remain in force through career changes may be the most dependable option for you.
- "I'm too young to need life insurance."** Life insurance premiums generally increase as you age, so the longer you wait to purchase a life insurance policy the more expensive it will be.

For more information about the products and services available please visit www.EnvisionCU.com/1stMembers or give us a call at **850-942-9000, ext3115** for **Pati** or **ext1201** for **Robin**.

HOME EQUITY LINE OF CREDIT



RENOVATE YOUR HOME – OR YOUR DEBT!

Home ownership is a labor of love; seems like something always needs to be replaced or repaired.

With our Home Equity Line of Credit options, you won't need to worry about how to cover those unforeseen expenses. A home equity line of credit can also help you consolidate debt or pay for that dream vacation – the possibilities are endless.

Ask about our Home Equity promotional rates today!

- Rates as low as 1.99%*
- No closing costs (does not include outside services like appraisal)

*APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 with a minimum initial draw amount of \$10,000 and \$1,000 thereafter. Pay interest only for the first 10 years of this variable-rate home equity line of credit. After the interest-only period, you have up to 10 years to repay the balance. During the draw period (first 10 years) you can make advances, repay and advance again as needed. Your rate and credit limit will be determined based on individual creditworthiness. Verification of income may be required. This offer is limited to owner-occupied, single-family dwellings and is not valid for rental properties, cooperatives, mobile homes or residential lots. Property insurance is required. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance. Maximum loan amount is determined by the amount of equity in your home, based on appraised value. The APR includes interest only and no other costs and is based on the value of an index (the Prime Rate published in the Wall Street Journal) and could change at any time. We will use the most recent index value available to us as of the 15th of the month preceding each rate adjustment. To determine the APR which will apply to your account, a margin will be added to your current index rate. Most home equity loans qualify for tax deductible interest. Consult your tax advisor for details. In no event will the regular Annual Percentage Rate be less than 4.25% or more than the lesser of 18% per annum or the maximum rate allowed by applicable law. Borrow up to 80% of appraised value or 100% tax assessed value for promotional rate for Home Equity Line of Credit. 1.99% introductory promotional APR available for A+ credit tier (730 or above) for 12 months after the loan is funded. At the beginning of the thirteenth month, your regular rate will go into effect. Minimum monthly payment may change as a result of rate change or outstanding loan balance. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. Home Equity and Mortgage products and interest rates are subject to standard underwriting criteria, loan to value limitations, lien position, property use and location. Envision Credit Union reserves the right to add any closing costs advanced on your behalf to the balance of the loan if the account is closed within three (3) years. Closing cost does not include Title Insurance, Appraisal, or Survey (if required). Consult your Home Loan Officer for Details. Envision Credit Union NMLS# 506298.



RELAX IN YOUR DREAM HOME

Our hometown lending team is here for you! We will help you find the home of your dreams, at a rate that you couldn't imagine. Please contact us for all your hometown home loan needs!

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.

Please give us a call for all your hometown home loan needs!

Mortgages – Access an array of options with competitive rates:

HomeAdvantage™ – Choose one of our realtors and register to earn a rebate

Home Equity – Tap into your home's equity with a loan or line of credit

FastForward Mortgage – Flexible terms that help you pay off your mortgage before retirement



Debbie Sullivan

Mortgage Loan Originator

DSullivan@envisioncu.com

Work: 850.942.9000 ext 1007

Cell: 850.980.4914

NMLS #922093



Shannon Wood

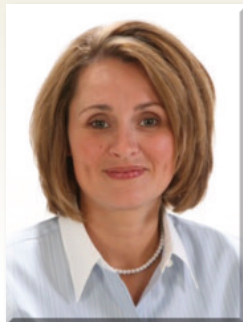
Mortgage Loan Originator

SWood@envisioncu.com

Work: 850.942.9000 ext 1208

Cell: 850.241.2971

NMLS #327957



www.EnvisionCU.com/HomeWorks

THANK YOU ~ THANK YOU ~ THANK YOU!

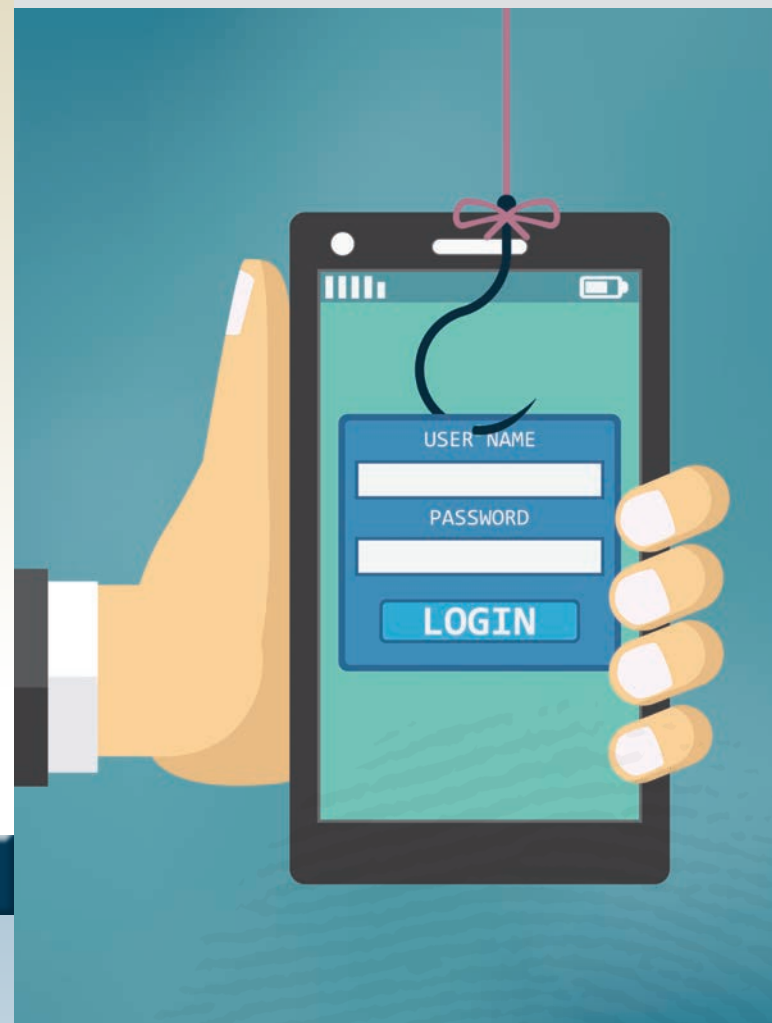


Thank you, to our members who have helped raise the maximum contribution of \$17,000 to make our Swipe for Schools campaign successful.

Swipe for Schools allows us to donate five cents back to feeding students in North Florida and South Georgia, up to \$17,000, with every swipe of an Envision VISA® Debit Card. The sixth year of our Swipe for Schools initiative has come to an end and was just as successful as our first. During the 2018-2019 school year, we were able to donate \$17,000, to help feed students in the counties we serve.

We are excited to kick off the 2019-2020 campaign and look forward to another successful year of supporting education. The more members that participate, the more money we raise for our local school districts to improve the educational experience of our students. **Every time you swipe and sign for purchases using your debit card, you are making a difference in the lives of our area children. Where you bank matters!**

AVOID SCAMMERS & PROTECT YOUR INFORMATION



Protect yourself and your information from fraud. Fraud has become increasingly common and scammers are more clever than ever before with the help of new technology. That's why Envision takes every precaution in helping our members avoid fraud.

Check out these tips from your Envision family to help you stay aware and informed.

- Don't open attachments, click on links, or call the phone number from unfamiliar sources.
- Avoid using public Wi-Fi and computers to conduct online transactions.
- Install operating system patches when available and protect your home computer with a firewall and antivirus software.
- Use multi-authentication for account logins and avoid using the same passwords for multiple websites.
- Pick a strong password, keep it secure, and change it frequently.
- To avoid tax identity fraud, file annual tax returns promptly.
- Don't keep your computer on all the time. This makes it more prone to spyware and other hacker attacks.
- Hang up on robocalls. Don't press 1 to speak to a person or to be taken off the list, as this can lead to more phone calls.
- Research the company and read the cancellation policy before signing up for any free trials.
- Don't share your personal, banking, or credit card information with people you don't know or trust.
- Check your credit report every four months to watch for new or re-opened accounts.
- Destroy personal documents before you throw them away.
- Download the **Card Valet** app to monitor your debit card transactions.

AUTO LOANS



envision®

credit union

P.O. Box 5198

Tallahassee, FL 32314-5198

www.EnvisionCU.com



When you finance your auto loan at Envision August 15th through October 31st, you'll be entered to win a **Fall Football Tailgate Package!*** Enjoy low rates, flexible terms, and fun for everyone!

TAILGATE IN STYLE

WITH A NEW AUTO LOAN

*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 on or about November 1, 2019. 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. Only new and used purchases or refinanced loans starting August 15th through October 31st, 2019 are eligible.

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For details, visit www.EnvisionCU.com/FallKickOff