



TOGETHER WE'RE BETTER AT ENVISION CREDIT UNION

WHAT'S INSIDE:

- *New Product Spotlight: Holiday Loan*
- *Celebrating People Helping People*
- *Pay The New Way – Apple Pay™*

PRESIDENT'S LETTER GIVING BACK CONTINUES AT ENVISION!

Saving you money is important to us. From Auto and Home Loans to Lifestyle Loans, Envision remains focused on helping our members achieve success. For our members looking to retire soon, be sure to check out our new FastForward Mortgage and finish paying off your mortgage in as little as five years. We are also offering a brand new product for anyone who needs a little help this holiday season – a \$1,000 Holiday Loan that most members with a Checking account will automatically qualify for!

And don't forget our Credit and Debit Card rewards program that will reward members over \$700,000 again this year!

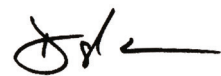
Giving you back more of your time is important. As you know we have updated our website, online banking and mobile apps, added Smart Deposit ATMs at all of our locations and now support Apple Pay™ so that you can perform all of your credit union transactions at your convenience.

Giving back to our community is also important to us. We are proud to announce that by the end 2015, we will have supported education initiatives with over \$175,000 in financial support. We are proud of the impact we are making in our local schools through our classroom grants, Teacher of the Year programs, Teacher of the Month contest on WCTV, premier sponsorship of the Best & Brightest scholarship program, our support of Title I schools through employee mentoring and volunteering and our Swipe for Schools program. Swipe for Schools continues to be an amazing success thanks to our members and we have been able to commit to supporting the America's Second Harvest of the Big Bend's Backpack Program for the next five years because of you.

We will give back more in the future! Over the last five years we have given back **OVER \$2.5 million** to our members and education initiatives. Our Board of Directors has just completed a new strategic plan that allows for even more focus on our membership and the communities we serve.

You have my commitment that going forward we can be even better together. Thank you for your continued membership and support!

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

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THE FOUNDING OF ENVISION CREDIT UNION

On January 24, 1954, ten Leon County teachers who had pooled their resources to raise \$70 dollars (at \$5 a share, some teachers bought 2 shares) received approval from the State Comptroller to start the Leon County Teachers Credit Union (LCTCU).

For six years, Treasurer Lora Lewis ran the Credit Union out of her desk in her classroom at Leon High School and from her home on Saturdays, but by 1960 the Credit Union had outgrown the cigar box the records were kept in and needed a larger home. The LCTCU moved into a rented room above Brown's Pharmacy in 1960 and hired its first non-volunteer, Adelaide Owens, to work as an office manager. Over the next decade, the LCTCU expanded to fill a second room and then a third.

In 1969, with assets over \$1 million, the LCTCU relocated to a permanent location – a newly constructed office at 243 Office Plaza drive – and Ray Cromer, Jr. took over as Office Manager. In just two years, the credit union went from \$1 million in assets to \$3 million in 1971. In 1972 Ray Cromer, Jr. became the first President and CEO and would serve in that role for 48 years.

We changed our name to the North Florida Education Credit Union (NFECU) in 1979. That same year we opened a second location in the back of Wilson's Department Store in Quincy after a merger with the City of Quincy Employees Credit Union. Just a year later, in 1980, we grew again from a merger with the Big Bend Telco Credit Union.

To showcase our growth and prominent status in our community, the Credit Union purchased the old Tallahassee Federal Savings and Loan Association building in 1990, a community landmark, and made it



Groundbreaking for the construction of Leon County Teacher's Credit Union's Main Office Location at 243 Office Plaza Drive in Tallahassee, Florida.

our main office. As the Credit Union continued to grow, the Office of the Comptroller approved a new field of membership that included Leon, Gadsden, Wakulla and Franklin counties in 2000. To better reflect our expanded membership, the North Florida Education Credit Union changed its name to Envision Credit Union that same year. Our field of membership expanded into Liberty County in 2003 and Jefferson County in 2004.

In 2010, Ray Cromer, Jr. retired as the only CEO the Credit Union had ever had. The Board of Directors chose Darryl G. Worrell to continue Envision's mission of improving the economic well-being of its members and community. Envision currently holds over \$300 million in assets.

NEW PRODUCT SPOTLIGHT – HOLIDAY LOAN

We realize that during the holiday season our members need a little additional money to help with the extra purchases that the holidays bring. In 2014, we began helping members put money in their pocket by offering Skip-A-Pay for loans during the height of the holiday season. This year, we are proud to announce our new Holiday Loan that will help you add extra jingle to your pocket.

With our Holiday Loan, eligible members will receive \$1,000 to make their holidays more merry and bright. Paying the loan back over ten months will make sure you're prepared for the next holiday season. Learn more about our new Holiday Loan by visiting www.envisioncu.com/holiday.

EXCITING NEWS – COMING SOON

Envision Credit Union is excited to announce a potential merger with FOCUS Credit Union out of Chattahoochee, Florida. We will still be Envision Credit Union and our membership can still expect great products, services and support from all of our locations. A merger with FOCUS Credit Union would expand our opportunities and our service area with three new branches in Florida – Quincy, Chattahoochee and Marianna – and one new branch in Bainbridge, Georgia. Visit our website at www.envisioncu.com for details.

NEWS AND ANNOUNCEMENTS

ENVISION CREDIT UNION CELEBRATES PEOPLE HELPING PEOPLE

On October 15, 2015, Envision Credit Union joined over 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. We celebrated with balloons, snacks and prizes in each of our financial center lobbies. We encouraged our members to share their credit union experience with us online or while they were visiting the financial center. There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Envision Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share. This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to

other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Envision Credit Union celebrates International Credit Union Day. Credit Unions empower people, wherever they are in the world or their life, to take control of their financial future.

Members stopped by our financial centers and celebrated this powerful credit union movement.

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BOARD OF DIRECTORS VOLUNTEER POSITION AVAILABLE

In 2016, 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, by December 31, 2015 to:

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

For additional information pertaining to the election of officers, contact Darryl Worrell, President/CEO, at the Credit Union Main Office, (850) 942-9000.

UPCOMING HOLIDAY & CLOSURE SCHEDULE

There are a few holidays that our offices and drive thru locations recognize which means they will be closed to our members. Envision Credit Union members will still have access to our Smart Deposit ATMs, eBranch online and our eMobile app. Listed below are the Holiday and Branch Closure Dates for the remainder of 2015 and beginning of 2016:

- Thursday, November 26 through Saturday, November 28: **Thanksgiving Holiday**
- Friday, December 25 through Saturday, December 26: **Christmas Holiday**
- Friday, January 1: **New Year's Day**
- Monday, January 18: **Martin Luther King, Jr. Day**
- Monday, February 15: **President's Day**

GIVING BACK THROUGH EDUCATION



Best and Brightest Ceremony; Category winners congratulate each other.



Pictured: Dr. Jim Croteau, Interim Chief Executive Officer of Second Harvest of The Big Bend and Darryl Worrell, President and CEO of Envision Credit Union presentation of \$10,000 donation in support of the Backpack Program through Swipe For Schools.

Envision Credit Union was founded by ten Leon county teachers in 1954 and we have been actively supporting education in the community since then through our classroom grants, Swipe for Schools, School Involvement Program, The Best & Brightest, Envision Credit Union Teacher of the Month, Teacher of the Year program, and a number of sponsorships and donations in our membership area.

In the beginning of October, Envision Credit Union, along with Hotel Duval and Sachs Media Group, helped World Class Schools kick off the 11th year of **The Best & Brightest** at Hotel Duval. Through our partnership with World Class Schools of Leon County and local Leon County area private and public schools, Envision has been honored to help award over \$400,000 in scholarships to more than 1,200 students since 2005.

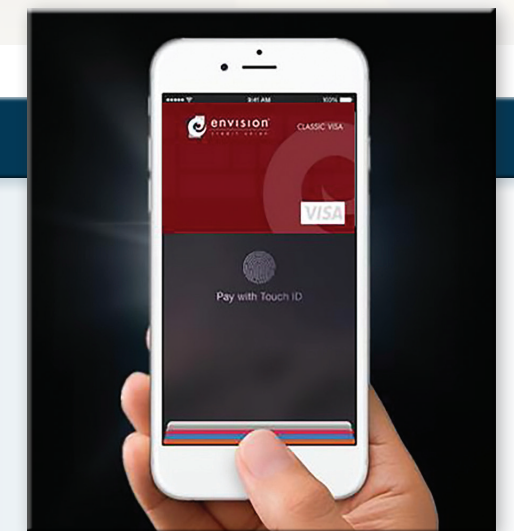
Another one of our annual programs, **Swipe for Schools**, marked the beginning of its third year in August. With every swipe of an Envision Credit or Debit Card, Swipe for Schools donates five cents back to America's Second Harvest of the Big Bend, up to \$10,000, in support of the Backpack Program!

Lastly, we are proud to announce our recent partnership with WCTV to bring you Envision Credit Union's **Teacher of The Month**. Each month the Teacher of the Month is selected through a community voting process and presented with prizes and also is recognized during the WCTV Morning Show from 6-7AM the week after voting ends.

PAY THE NEW WAY. APPLE PAY™



Apple Pay™ at Envision Credit Union is here! Look for the "Apple Pay™ Accepted Here" graphic at your favorite merchants and easily pay with your Envision Credit Union Credit or Debit Card. Hover your phone over the card terminal and use the touch ID feature on your iPhone®. You can also use Apple Pay™ on other compatible Apple® devices. Carry your Envision funds with you wherever you go in both your wallet and on your phone. Visit www.envisioncu.com/ApplePay for more information.



GIVEBACK THROUGH MEMBER EXPERIENCE

FASTFORWARD MORTGAGE



For those wishing to pay off their mortgage in as little as five years, FastForward Mortgage is a brand new product designed to help you live your dreams faster. FastForward puts you on the fast track to paying off your mortgage and enjoying a debt free retirement. With low rates, up to eighty percent financing, no application fee, and flexible term options, there is no question why our members find this product valuable.

"The branch manager suggested [FastForward Mortgage] and it seemed to work well with what I wanted to accomplish. There were several people that I worked with. All of [the employees] were quite professional and it was a good experience." – Stephen C. member since 2013

With application options both online and in person, the convenient process is tailored to make your life easy. Our dedicated HomeWorks™ team is ready to help you live your dreams. Visit www.envisioncu.com for more details.

DRIVE TO A LOWER PAYMENT

Many people depend on their car to get them where they need to go: work, school and home. That's why we are focused on helping our members save money on what they need most: a dependable car.

With low rates, you can enjoy saving money on your auto loan too! We help our members and the community to save money each month on their auto loan so they can have more money in their pocket for every day needs.

Ms. Kelly came to us with a very high interest rate and extremely high monthly payments. By refinancing her auto loan with Envision, she was able to save \$115 per month. That's over \$1,380 per year! With that much money in her pocket, she will have more money to make the purchases she needs as well as save more money for herself and her family.

"I received a flyer in the mail from Envision Credit Union [about an Auto Loan refinance]." Ms. Kelly said, "I know they are not going to be able to help me. I went in and handed Jennifer the flyer and waited for her to say, 'Sorry Ms. Kelly we are unable to help



you at this time.' Instead she put all of my information in and said Ms. Kelly things are looking better and better for you...I left the bank told my co-workers and posted my experience on Facebook."
– T. Kelly, member since 2015

You could be like Ms. Kelly and save money each month on your auto loan. Apply online or visit your nearest Envision Financial Center to see how much you can save on your auto loan.

GIVEBACK THROUGH MEMBER EXPERIENCE

SWIPING WITH A PURPOSE



Willie W., member since 2014, winner of Free Fuel for the rest of 2015.



Ret T., member since 1995, winner of an Apple Watch TM.

With one of the best Credit Card programs in our area, we are proud to have given back \$2,245,797 dollars total to members through Cashback Rewards, Scorecard Reward Points, and prizes over the last 5 years.

In the previous months, Envision has launched numerous promotions giving members the opportunity to win prizes such as Free Fuel for the Rest of 2015 and an Apple Watch®.

We would like to wish **Willie W.**, who has been a member since 2014, congratulations for winning Free Fuel for the rest of 2015! Willie was entered to win every time he paid at the pump with his Envision Credit Union Debit or Credit Card.

Another congratulation is in order for our Apple Watch® winner **Ret T.** who has been a member since 1995. Each time Ret purchased music, books, movies, or games from iTunes with his Envision Credit Union Debit or Credit Card he was entered to win!

On November 2nd, we launched our 5 Golden Weeks Promotion. Last year, many hopeful members entered into the drawings with five swipes of their credit card for their chance to win one of our many prizes. Five lucky winners took home some great Apple® prizes.

- Apple TV® – **Rachel T.** member since 2007
- iPod Touch® – **Stephen G.** member since 1991
- iPad Mini® – **Kristy M.** member since 1997
- iPad Air® – **Jenny B.** member since 1980
- MacBook Air® – **Christy T.** member since 2008

Visit our website at www.envisioncu.com for prizes and details about our 5 Golden Weeks promotion.

HOME ADVANTAGE™ PROGRAM



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.





envision®
c r e d i t u n i o n

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Tallahassee, FL 32314-5198
www.envisioncu.com

WANTED

2016 ENVISIONEER!

We are searching for an outgoing, tech savvy educator to become the new face of our Success for Educators blog page! Our Envisioneer will be awarded with a MacBook®, iPod Touch®, and much more! Visit www.SuccessForEducators.com today to apply!

Important Dates for the 2016 Envisioneer Selection Process

- **November 22, 2015 through January 13, 2016**
Online submission of 2016 Envisioneer applications at www.SuccessForEducators.com
- **January 18, 2016 through February 5, 2016**
The top three finalists will be assigned to create a vide project on a topic provided by Envision Credit Union.
- **February 8, 2016 through February 28, 2016**
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
- **February 29, 2016**
The finalist with the most votes will represent our organization as the 2016 Envisioneer!

DR. CHRISTOPHER SMALL
2015 Envisioneer

