



COOKING UP NEW WAYS TO SAVE!

WHAT'S INSIDE:

- *Hurricane Assistance*
- *Downtown Drive Thru is now OPEN!*
- *Holiday Recipes from our Staff*

Check out
some favorite
Holiday recipes
from our Staff
on page 4



PRESIDENT'S LETTER

WE'RE ALL IN THIS TOGETHER!

Hurricane Michael was devastating to the Panhandle of Florida and its impact will be felt for many years. Through this devastation, the power of cooperation has been truly amazing to see. Local, state and federal resources were quickly dispersed, and we were able to offer our downtown Tallahassee location to be used as a staging area for supplies. First responders, electrical crews and Army Reserves were prepared and activated immediately. Volunteers from all parts of the country hurried to assist in any way that they could.

Many Envision members were impacted, and I am proud to tell you that we worked quickly to get needed financial services up and running again, and provide assistance however we could in the community. Our home banking and mobile services were never impacted, and although all but one of our offices lost power, I am proud to tell you that we had one or more offices open in every market the Friday after the storm. By Monday, all but one financial center was open.

I am particularly proud of our efforts in Marianna and Chattahoochee, Florida, and Bainbridge, Georgia. These areas were heavily impacted. We had the resources available to react quickly to get our branch offices up and running.

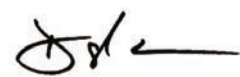
In Marianna, we had tree cutting crews and electricians working through the night because we knew how important financial services were going to be. Through the work of our employees and partners, we were the only financial institution in that area that was able to open the day following the storm. I was able to be there when we opened and witness a line of members waiting to get needed cash to purchase supplies. Several members told me how they were having to drive to Dothan, Alabama, for supplies and were so grateful for our ability to provide them with needed cash.

Even as we helped our members and community, as part of our cooperative nature Envision was also able to provide assistance to credit unions in Chipley and Panama City that were heavily impacted as well.

Please know that as a member of Envision Credit Union it was YOU who made these efforts possible. And while these are examples of cooperative services during a natural disaster, Envision's products and services are also examples of the cooperative nature of providing financial services.

As I have said many times, you have a choice of who you bank with. I am grateful that you choose to allow Envision Credit Union to serve your financial needs. **I am also grateful that together we are true examples of "Where you bank matters".**

Thank YOU!



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

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

NEWS AND ANNOUNCEMENTS

COLUMBUS DAY TRAINING

On October 10th, Columbus Day, our financial centers may have been closed, but we were still hard at work. We worked through training exercises in groups to further understand our many departments. We came together not only as a company, but as a family. We became stronger as a team, and learned about the work we do, but most importantly we learned new ways to give our members the best service possible. **By the end of the training exercises we all came to one conclusion. When we work hard and communicate effectively, great member service happens.**



To finish the day, we celebrated our employees. We welcomed our new employees to Envision. We celebrated major life events such as graduations, marriages, and children. We recognized our many employees who had been promoted in the past year. Finally, we honored employees for their long-standing commitment to service. The following employees recently celebrated their anniversaries with Envision:

- Shelia C. ~ 5 Years
- Christina K. ~ 5 Years
- Kellie M. ~ 5 Years
- Christy H. ~ 10 Years
- Rudy A. ~ 10 Years

- Ben C. - 10 Years
- Sarah L. - 10 Years
- Alicia P. - 10 Years
- Carolyn M. - 10 Years
- Katreva M. - 15 Years

- Peggy C. - 15 Years
- Amber S. - 15 Years
- Shelia W. - 20 Years
- Lisa R. - 25 Years

OUR MEMBERS SAY IT BEST!

"The people who work there know you personally and are always eager to help with your financial needs."

Melanie H.

"Went into the Thomasville branch, Kendra Watson saved my life. My best banking team..."

Willie A.

"Thank you to the Quincy branch for helping me refinance my car and setting up a new account. I had tried 4 other banks and could not get help, but these girls made it happen!"

Janie D.

HOLIDAY CLOSURES

THANKSGIVING

Thurs. Nov. 22 - Sat. Nov. 24

CHRISTMAS

Tues. Dec. 25

NEW YEAR'S

Tues. Jan. 1

FROM OUR FAMILY TO YOURS HOLIDAY RECIPES TO SHARE WITH YOU

Kim's Stuffed Mushrooms

3- 8oz packages of fresh mushrooms
2- 8oz packages of Philadelphia cream cheese, softened
1 packet of Italian seasoning mix
1/4 cup of mayonnaise
2 Tbsp. minced onion
1 cup grated parmesan cheese
1 6oz package of Stove Top Stuffing mix – (Savory Herbs flavor)
3 Tbsp. melted butter
3 Tbsp. chopped fresh parsley
1/8 ground Cayenne pepper

Heat oven to 350 Degrees. Clean mushrooms and remove stems. Mix cream cheese, Italian dressing mix, mayonnaise, onion and Parmesan cheese and set aside. Put stuffing mix in separate bowl – (I usually put the stuffing mix in the food processor to make it finer).

Stuff mushrooms with the cream cheese mixture. Press cream cheese side of the mushrooms into the stuffing mix until well coated. Place mushrooms, cream cheese side up, on a baking pan then drizzle with melted butter.

Bake for 30 minutes, when done sprinkle with parsley and cayenne pepper.

Melissa's Coconut Almond Granola

1/2 cup plus 1 tablespoon coconut oil
2/3 cup maple syrup
2/3 cup packed light brown sugar (can be reduced to 1/3 a cup, the end result will be less clumpy)
2/3 cup coconut milk
1 1/2 teaspoons sea salt
1 teaspoon vanilla extract
5 cups old-fashioned rolled oats
1 cup unsweetened coconut flakes
1 teaspoon cinnamon
1 teaspoon ground ginger or cardamom (I enjoy using both)
1 cup sliced almonds
1/2 cup raw pumpkin seeds
1/2 cup sunflower seeds or you can just add more almonds and pumpkin seeds

Heat oven to 325 degrees, and line 2 baking sheets with parchment paper.

In a saucepan over medium heat, combine coconut oil, olive oil, maple syrup, sugar, coconut milk and salt and bring to a simmer. When sugar has dissolved, stir in vanilla extract and let cool slightly.

In a food processor, grind 1 1/4 cups/105 grams of the oats and 1/4 cup/12 grams of the coconut into a flour. Transfer to a large bowl and stir in remaining oats and coconut, the spices, the nuts and the seeds. Pour maple syrup mixture over and stir to combine. Let sit 10 minutes. Using your hands, drop oat mixture onto prepared baking sheets in one layer, and pinch together into clumps with your fingers.

Bake 40 to 50 minutes, flipping the mixture (taking care not to break up the clumps) every 15 minutes. The mixture is done when it's golden brown all over and starting to crisp. It will continue to crisp up after as it cools. Transfer pans to wire racks and let cool. Store in an airtight container at room temperature for up to 1 month.

Brenda's Cornbread Dressing

1 cup of Crisco oil
1 can cream of corn
1 16oz sour cream
2 cups buttermilk corn meal mix
4 eggs

Mix it all together, preheat oven 400, and bake 20 mins, I like to use the aluminum turkey pan (depending on oven may take a little longer) let it cool then crumble up in same pan.

Add 1 can of Campbell's cream of chicken, 1 can of cream of celery, add 2 cups of whole milk, 1 large can of Campbell's chicken broth and 1 small bag of Pepperidge herb seasoning in the blue bag, or 1/2 bag of the larger one.

Mix all together and you can add a little more milk if you like and put back in oven and bake at 350 until brown around the edges. Makes the best dressing ever or you can just eat the cornbread.

Julie's Macaroni and Cheese

1 1lb box of elbow noodles
2 heaping cups of Mild Cheddar Cheese shredded
1 heaping cup of Monterrey Jack and Colby Cheese shredded (they come mixed same in package.)
2 tbsp margarine
2 large eggs
2 cans of evaporated milk, salt, pepper to taste.

Preheat oven to 350 degrees. Cook noodles to firm. Drain well. Crack eggs into a shallow bowl add some evaporated milk, beat well. Place elbows and margarine in cooking vessel mix til margarine is dissolved. Add egg mixture, salt/pepper mix well. Add all cheeses again mix well. Add evaporated milk. Milk should be to the very top of macaroni, if not add more milk. Place pan on cookie sheet, place in oven and cook for 1 hour. Remove from oven and allow to cool for 15 minutes. Enjoy!

Shannon's Christmas Crack

28 to 35 saltine crackers (about one sleeve, enough to line your tray)
1 cup (220 g) packed dark brown sugar
1 cup (225 g or 2 sticks) unsalted butter
1/4 teaspoon kosher salt
1 teaspoon vanilla extract
2 cups (10 to 12 ounces) semi-sweet chocolate

Heat oven to 400. Line 12x17 cookie sheet with foil and spray well with cooking spray. Layer the saltine crackers on top of the foil. Heat butter and sugar on stovetop and heat until gently boiling, stirring constantly. Reduce heat to low boiling and

cook, uncovered, between 3 and 5 minutes, until the mixture is thickened and sugar is dissolved. (Be careful to avoid burning the butter and sugar that will ruin the recipe, but do make sure the sugar is dissolved and mixture is thickening. This is by far the trickiest part of the recipe – just make sure it thickens and dissolves but does not burn.)

Pour butter and sugar mixture over crackers and spread evenly. Bake 5-6 minutes in oven. Remove pan from oven and let cool 3 minutes, then sprinkle chocolate chips evenly over brown sugar mixture.

As chocolate chips melt, carefully spread into an even layer over the toffee layer using a knife. (Note - I pop the pan back in the oven for about 20 seconds after sprinkling on chocolate chips so that they melt faster.) Refrigerate for one hour.

Break into bite-sized pieces and serve. . . yum, store covered in refrigerator.

DOWNTOWN FINANCIAL CENTER UPDATE

Our current Main Office drive thru at 440 North Monroe Street relocated to our **brand new DOWNTOWN DRIVE THRU at 600 North Monroe Street (just one block north) is now open.** The new Drive Thru location is located on the same property as the construction site of our new Downtown Financial Center. **The New Drive Thru is easily accessible via Adams and Georgia streets.**

New features include:

- Extended service hours 7 am - 7 pm, Monday - Saturday
- Multiple ATMs with 24 hour access
- Paperless transactions



AUTO LOANS

We at Envision understand that a new car comes with a lot of extra bills. Let us help lighten the load of your new purchase. For a limited time enjoy Envision Credit Unions great auto rates and you will be entered to win Free Gas for the year. **Yes, that's right, you can win up to \$2,600* worth of free gas!** If you get a new auto loan from December 1 through January 31st, you'll be entered to win gas for 2019! At Envision we offer auto loans as low as 2.99% APR. Right now, is a great time for a new car with great rates. Here at Envision, we will never leave your tank empty!



YOU COULD WIN

*FREE GAS FOR A WHOLE YEAR

*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 February 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 funded December 1, 2018 thru January 31, 2019 with a minimum loan amount of \$10,000 are eligible.

HELP AFTER HURRICANE MICHAEL

We are here to help after Hurricane Michael. Our communities are working hard to rebuild from the damage of Hurricane Michael, and we're here to help relieve as much of the accompanying financial worry as we can. We have several ways to help you save or get the extra cash you need to cover unexpected damages and costs from the storm.

HOLIDAY LOAN – get an Extra \$1,000 in your pocket by applying for a holiday loan. The easy application process makes this the perfect way to get extra money you need for damages as fast as possible.

LIFESTYLE LOAN – This flexible, personal loan can help you cover unexpected expenses up to \$50,000. With monthly payments as low as \$100.00 per month, you can focus on getting back on track sooner.

90 DAY NO PAYMENT FOR NEW AUTO LOANS – If you buy a car before December 31, 2018 and qualify for the 2.99% APR rate, we'll let you skip payments for 90 days.

MAKING A DIFFERENCE IN THE COMMUNITIES WE SERVE!

At Envision Credit Union, our employees strive to improve the lives of residents in all twelve counties that we serve across North Florida and South Georgia. Our dedication to volunteer and sponsorship efforts reinforces our belief that we all benefit from stronger communities.



Here are a few highlights of just a few ways we are making a difference in your town. We've expanded the **Swipe for Schools program** across state lines into South Georgia and into Jackson County, in Florida. The Swipe for Schools year-long initiative is member-driven and contributes five cents to Backpack Programs with each "swipe" of your **Envision VISA®** debit card. We are proud to support these programs that help ensure that at-risk students return to school ready to learn each week by providing a bag full of food meant to cover all nutritional needs over the weekend. **So keep swiping that debit card and remember that with each swipe, you are helping us feed students all across North Florida and South Georgia.**



FREE Financial Education Workshops – We understand how difficult it can be to wrap your head around every money concept out there. That is why we offer FREE workshops covering a variety of money concepts, like home buying, auto buying, building credit, saving, and much more.

We also understand how difficult it can be to facilitate a financial workshop or lunch-and-learn in front of others. Teaching financial education is our specialty! Envision experts enjoy being special guest speakers to your classroom, employee group, support group and any type of community group. Simply request more information at www.EnvisionCU.com/FinancialEducation. A member of our Community Development team will be in touch with you soon to discuss appropriate money topics and details about how we can help.



We now have a dedicated page on our website where you can see all the ways that we support community. Visit www.EnvisionCU.com/Community to see more.

AT ENVISION CREDIT UNION, WE MAKE WINNING EASY!

CLASSROOM GRANT WINNERS!

This Fall, Envision increased its number of grants from eight to **TEN!** This quarter's 10 amazing projects are run by:



Valencia Hallowell
CONLEY ELEMENTARY



Katrina Roddenberry
WAKULLA MIDDLE SCHOOL



Leslie Anderson
CANOPY OAKS ELEMENTARY



Barbara Myers
CONLEY ELEMENTARY



Melissa Martin
WAKULLA MIDDLE SCHOOL



Janie Register
FORT BRADEN



Chelsea Williams
DEERLAKE MIDDLE SCHOOL



Anne Meyer
ROBERTS ELEMENTARY



Jacqueline Vanterpoo
ASTORIA PARK ELEMENTARY



Cera Nelson
CONLEY ELEMENTARY

Check out their stories and apply for a grant of your own at www.EnvisionCU.com/grants.

SWIPE, SIGN AND WIN WINNERS!

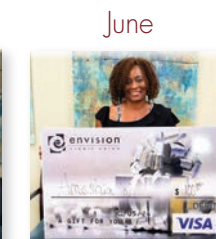
These members swiped and signed their Envision Debit Cards more than 25 times per month and were automatically entered to win a **\$100 Visa Gift card!**



Larry M.



Rudolph C.



Ameshia W. (Jun)



TJ M. (July)



Pamela T. (Aug)



Travia C. (Sept)

FALL TAILGATE WINNER!

Members who got a new, used or refinanced auto loan were automatically entered to win our **Fall Tailgate Giveaway**: a Yeti Cooler, a pop-up tent, 4 outdoor chairs, an electric camping grill, 4 Florida State football tickets, and a parking pass.

"Me and my wife really enjoyed ourselves at the game!"
Fall Tailgate Winner Frank P.

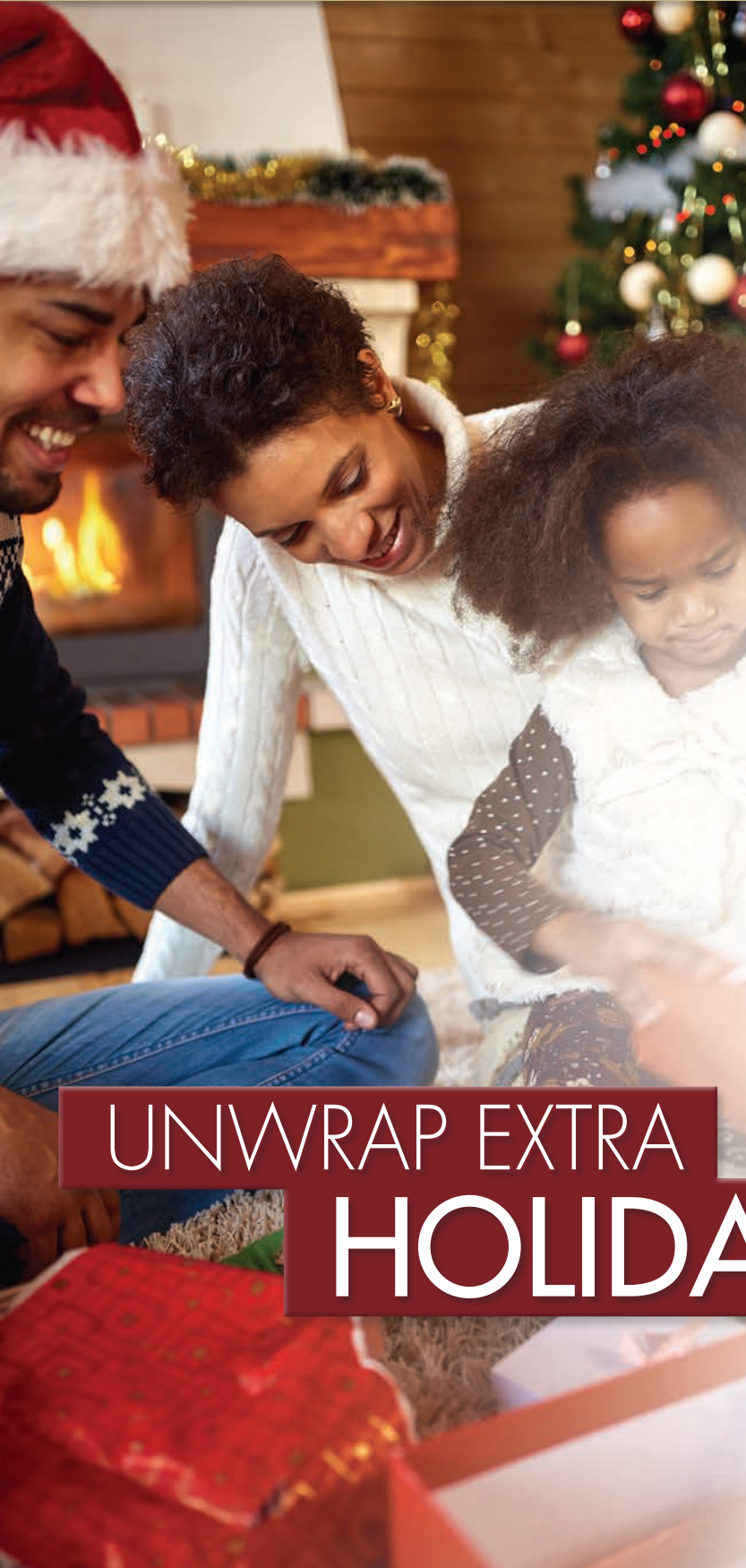


HOLIDAY LOAN



envision[®]
credit union

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



UNWRAP EXTRA

HOLIDAY CASH

October 1st – December 31st, get the merry moolah you need to spread holiday cheer!
To qualify for our \$1,000 Holiday Loan you need only:

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

*Holiday Loans are for \$1,000 with an interest rate of 18.0% APR (Annual Percentage Rate). Loan term is approximately 10 month with monthly payments of \$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 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/Holiday