



FALL IN LOVE WITH ENVISION!

WHAT'S INSIDE:

- *Back to School, Back to Savings!*
- *Introducing our New Credit Card Suite*
- *Member Perks, Just for You!*



PRESIDENT'S LETTER WHERE YOU BANK MATTERS!

What if your financial institution was really invested in your community. How proud would that make you?

I know I sound like a broken record but by banking with Envision you can have that pride. No other financial institution is as committed to making a difference in YOUR community through support of education than Envision.

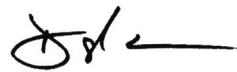
What if your financial institution provided great products and services to all members? How proud would that make you?

Being a full service member, utilizing our checking accounts, our UChoose Rewards, great savings and loan rates, and top-of-class technology products should make you swell with pride.

As you read through this newsletter please make a list of all of the products and services that you and your family utilize. If you have all of our products and services, be proud of the value that you are getting AND the value that you are helping create in your community. If you are not, please let us know how we can help you achieve your personal financial goals and give back more to your community.

Thank you for your membership. "Where You Bank Matters"!

Sincerely,



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
or Toll Free (800) 824-3894
NMLS #506298

NEWS AND ANNOUNCEMENTS

DOWNTOWN FINANCIAL CENTER UPDATE



Construction of our new **Downtown Financial Center** is underway! Stay tuned to our social media accounts for updates and details:

www.Facebook.com/EnvisionCU
www.Twitter.com@EnvisionCU

ROSE CITY MERGER FIRST ANNIVERSARY



We can't believe it has been a whole year since Envision merged with Rose City Federal Credit Union in Thomasville, Ga. On Wednesday August 1st, we celebrated with our beloved Thomasville members. The festivities included:

- Prize Wheel
- Downtown Dollar Giveaways
- Refreshments
- Commemorative booklet

The time really has flown by. We are so excited to see what the next year has in store for our Thomasville members!



HOLIDAYS OBSERVED

Columbus Day

Monday, October 8th

Veterans Day

Monday, November 12th

Thanksgiving

Thursday, November 22 –
Saturday, November 24

Christmas

Tuesday, December 25

BACK TO SCHOOL BACK TO SAVINGS!

SWIPE FOR SCHOOLS!



We are excited to announce that we are expanding our Swipe for Schools program across state lines into South Georgia! **Every time members swipe their Envision Visa® debit card, we donate 5 cents* to feeding students in our communities.** Envision has donated \$10,000 every year since 2014, and that amount is growing this year! Debit cards are free for members with checking accounts, and can be instant-issued at any of our lobby locations. Join us in supporting our communities this school year.

*Up to \$17,000 per year

EDUCATOR DISCOUNTS!

It's back to school time – and that means new school supplies for the students and special discounts for our educators! At Envision Credit Union, we value the role educators play in every student's life and what to help them get the most out of their credit union. Exclusively for educators, we offer:

- **1% APR Discount on qualified loans**
- **Six months with no payments on auto loans**
- **Classroom Grants of \$500 each quarter**

For a limited time only, Educators (including all school-related employees) can earn a 2% APR rate

discount* on qualifying loans from August 1st through October 31st! Now, check out these and other great offers for educators at www.EnvisionCU.com/Educators. This is just one of the many reasons that **Where You Bank Matters.**

*APR: Annual Percentage Rate. 2% rate discount is based on .5% Standard Educator Discount, .5% Auto Pay Discount, and a limited time Educator Bonus Discount of 1.0%. Standard discount for educators is .5%. Not all loans are eligible to receive the discount. The following loan types are eligible for the program: auto loans, motorcycle loans, boat loans, RV loans, Lifestyle loans, Short Term loans, Fresh Start loans, and Extra Credit loans. Discount does not apply to promotional rates. Cannot be combined with any other promotion or discount. Offer is only valid on new loans and cannot be used to discount current or existing loans. Offer ends 10/31/18 but may end at any time without prior notice.

ALL YOU NEED TO KNOW ABOUT MONEY



We understand how difficult it can be to wrap your head around every financial concept out there. We are dedicated to helping you accomplish your financial goals, so we've put our money where our mouth is by offering FREE resources that you can access anytime, anywhere. With a variety of resources to

choose from, you've got a plethora of tools at your fingertips. Like videos, worksheets, articles, and more to help you know everything you need to know about easy or complex money concepts. No matter your lifestyle, age, or money goals, we have something for everyone. Visit us online to explore our student, youth, or individual financial programs.

Need help teaching financial education to your class, community group or employees? Financial education workshops are our specialty. Connect with us today and see how we can offer support through engaging and fun group settings.

To find out more about individual or group financial education, go to www.EnvisionCU.com/FinancialEducation today!

SCHOOL GRANT

Welcome back to school! We're starting the year off right by giving away \$6,000 in grants to three top winners! But we need YOUR HELP! Mark your calendars! Join us in voting for submissions October 12th – October 26th at www.EnvisionCU.com/SchoolGrant and vote for which school YOU think deserves \$2000!

EDUCATION VIDEO A MUST SEE!

Over the years, Envision has awarded grants to over 100 educators in our communities. This summer, we created a video featuring some of our favorite projects and some of our most enthusiastic educators. To see the video, follow us on FaceBook at www.FaceBook.com/EnvisionCU, on Twitter @EnvisionCU, or visit our website www.EnvisionCU.com.

CLASSROOM GRANT WINNERS!



This summer, Envision increased its number of grants from six to EIGHT! This quarter's eight amazing projects are run by (pictured above, left to right):

Ashley Albritton
KATE SULLIVAN MIDDLE SCHOOL

LaSaundra Cohen
CROSS CREEK ELEMENTARY

Charla Floyd
THOMAS COUNTY MIDDLE SCHOOL

Lacey Howard
CROSS CREEK ELEMENTARY

Teresa Martin
MALONE SCHOOL

Ellen Thorp & Jennifer Vanderhoof
KILLEARN LAKES ELEMENTARY

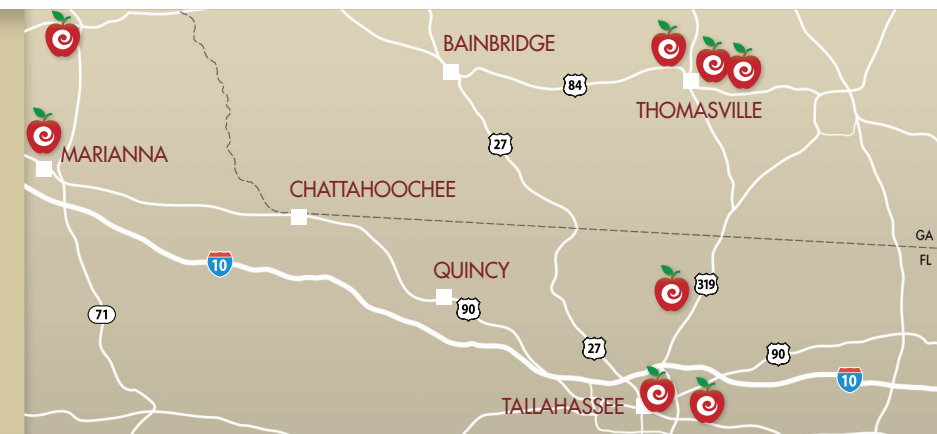
Jessica Tucker
BUCK LAKE ELEMENTARY

Marla White
GOLSON ELEMENTARY

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



We have great educators all over our area! Visit our website to see these stories and more. Have a neat idea that could improve your students' learning experience? **Apply today!**





The benefits of membership have never been better with Envision Credit Union.

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:

- Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year or as long as you are a **Sprint** customer.*
- Up to \$15 off **TurboTax**® federal products!
- An exclusive smoke communicator and a \$100 gift card with a new **ADT**® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- Trusted protection at true savings with the **TruStage**® Auto & Home Insurance Program.
- Cash back at over 1,500 online retailers with **Love to Shop**.

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.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWVP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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 & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



NEW SUITE OF CREDIT CARDS COMING THIS FALL!

Starting this Fall, **Elan** will be our new credit card provider. We will be introducing some great new features while keeping some of the awesome features you already enjoy.

Visit www.EnvisionCU.com/CreditCards for more information.

More Card Options
American Express
Mastercard

New Mobile App
Check your balance
Pay your bill
Review recent activity

Same Great Features
Same Rates
Seamless balance transfer

More Ways to Apply
Online
In-branch
Phone

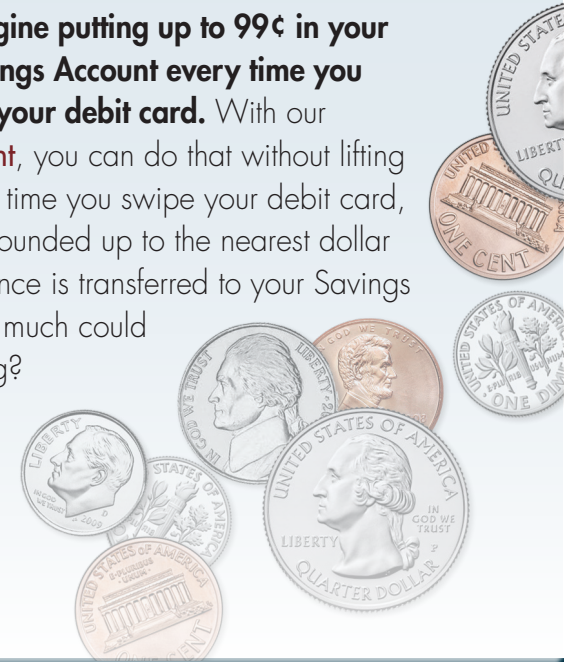
New Rewards
Cashback (100 points = \$1.00)
Gift cards (Starbucks, Amazon, Visa)
Airline Travel
Brand Name Merchandise (laptops, tv's, appliances)

**AT ENVISION CREDIT UNION,
SAVING IS EASY!**

COINK SAVINGS MAKES IT EASY



coink Imagine putting up to 99¢ in your Savings Account every time you use your debit card. With our **COINK** account, you can do that without lifting a finger! Every time you swipe your debit card, the amount is rounded up to the nearest dollar and the difference is transferred to your Savings Account. How much could YOU be saving?



OUR MEMBERS SAY IT BEST!

"I was satisfied 100 percent."
~ Angela L.

"Not only are they good at their jobs but just great people in general."
~ Tucker R.

"Due to my experience, I would not hesitate in referring Envision to my friends and family."
~ Lydia F.

"Everyone is so welcoming and nice! And they are always willing to help!"
~ Alex S.

"I love their smiling faces and their wonderful customer service."
~ Dixon V.

"So helpful and handled my situation professionally! The ladies all have great attitudes and take great care with your issues!"
~ Sierra R.



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