



The newsletter for members of Envision Credit Union

engage

SUMMER 2023

We're riding right into
summer vacation!

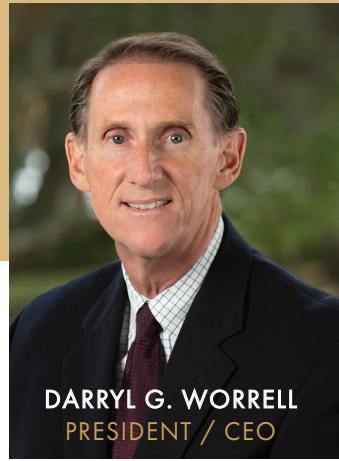


A LOOK INSIDE

- Travel Friendly Banking
- uChoose Rewards Promotion
- Auto, RV, Motorcycle, & Boat Loans



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DARRYL G. WORRELL
PRESIDENT / CEO

President's Letter

Summer is a good time...

Summer is upon us and that means it is a good time to reflect on the first half of the year and decide if anything needs to be tweaked in the second half. Reflecting on the first half of this year we have continued to see a rise in interest rates, inflation, and now some bank failures. And while at this past Fed Meeting, the Board has paused the interest rate hikes (but have stated they believe additional hikes are needed).

With all this movement Envision continues to be focused on serving your borrowing and saving needs. Now is a great time to take advantage of our low rates on Auto, Boat, RV, and Lifestyle loans. This is also a good time to consider opening a CD with high rates to ensure more return on your money while having the peace of mind by being insured by the NCUA.

With the weather getting warmer, and the days longer, I would like to remind you about the digital technology we have, offering online account opening, loan applications, BillPay, mobile deposit, and the ability to transfer money. In other words, YOU focus on enjoying summer vacations and WE'LL give you the tools to bank on the go!

As I look to the second half of the year, I see some new and exciting services coming for our members. We have been working on an online scheduling feature that will allow you to easily schedule an appointment online, along with a referral program that will allow you to refer friends and family while earning a financial bonus. Look for more details coming later this summer.

As you enjoy your summer please remember that it is your membership that allows Envision Credit Union to be able to support our community partners, teachers, students, and schools the way we do. THIS IS WHY I ALWAYS SAY...

Where You Bank Matters.

Sincerely,

Darryl Worrell
President/CEO

BOARD OF DIRECTORS

DR. CASSANDRA J. GRAYSON
CHAIR

ALETTA SHUTES
1ST VICE CHAIR

GENE MCNEASE
2ND VICE CHAIR

LINDA PRESLEY JONES
TREASURER

GENE MORGAN
SECRETARY

DR. CHRISTOPHER SMALL
DIRECTOR

SUPERVISORY COMMITTEE

CHANDLER RUSSELL
CHAIR

DR. RONALD CARNEY

DR. CHRISTOPHER SMALL

HOLIDAY CLOSURES

MONDAY, SEPT. 4TH
Labor Day

MONDAY, OCT. 9TH
Columbus Day

FRIDAY, NOV. 10TH
Veterans Day (Observed)

SATURDAY, NOV. 11TH
Veterans Day

THURSDAY, NOV. 23RD
Thanksgiving Holiday

FRIDAY, NOV. 25TH & SATURDAY, NOV. 26TH
Friday & Saturday After Thanksgiving Holiday

MONDAY, DEC. 25TH
Christmas

What's your next Summer Adventure?

Finance Boats, Motorcycles and RVs with Envision



Our loan applications are easy to navigate either online or with in-person appointments.

Our friendly lending team is standing by to make sure your financing moves full speed ahead.

These loans are eligible for Envision's 90-day no pay program.

For more details, visit EnvisionCU.com



We're Social!



We do alot on Facebook 

Don't miss the latest updates, prize giveaways, and free financial workshops.



Follow us on



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credit union
pporting *Education* Since 1954



HAVE A GREAT SUMMER!

Thank You Educators!



Premier Sponsor of Best & Brightest, Volunteer, Partner, and Mentor of The Year for Leon County Schools, Gadsden County Teacher of The Year, and Leon County Schools Night of Celebration.

OUR COMMUNITY OUR COMMITMENT

Teacher Appreciation Week

Meet The latest Teacher Appreciation Grant Winners! Each of these deserving teachers were presented with a \$500 grant which will go towards making an impact in their classrooms.



Cassie
CANOPY OAKS
ELEMENTARY SCHOOL



Chandrea
COBB MIDDLE SCHOOL



Deby
GEORGE W. MUNROE
ELEMENTARY SCHOOL



Ida
BOND ELEMENTARY
SCHOOL

*Thank
You*



Jennifer
TALLAHASSEE CLASSICAL
SCHOOL



Kate
KILLEARN LAKES
ELEMENTARY SCHOOL

*For All
You Do!*



Krista
SNEADS ELEMENTARY
SCHOOL



Mellany
CHATTAHOOCHEE
ELEMENTARY SCHOOL



Mindy
WE'RE ALL SO PRECIOUS
LEARNING CENTER



Wanda
STEWART STREET
ELEMENTARY SCHOOL

Envision Credit Union, in partnership with **DISC Village**, hosted a financial literacy workshop series for the residential program at the **Natural Bridge Recovery Center**. In our four-weekly sessions, we covered a variety of topics including: Banking Basics, Intentional Spending, Understand Credit and Credit Reports, and Identity Theft Awareness. We had a wonderful time with these gentlemen and are looking forward to continuing this program with the women's facilities beginning this summer.



Envision provided a financial workshop for Ms. Amanda Sapp and her Externship class at **Lincoln High School**. The topic of discussion was Understanding Credit and Credit Scores. The students had a blast!

We completed our **Know Your Money, Know Your Heritage** series at **Rickards High School** with a workshop focused on Preparing for Home Ownership. We discussed various mortgage terms and products as well as how best prepare for that next step.



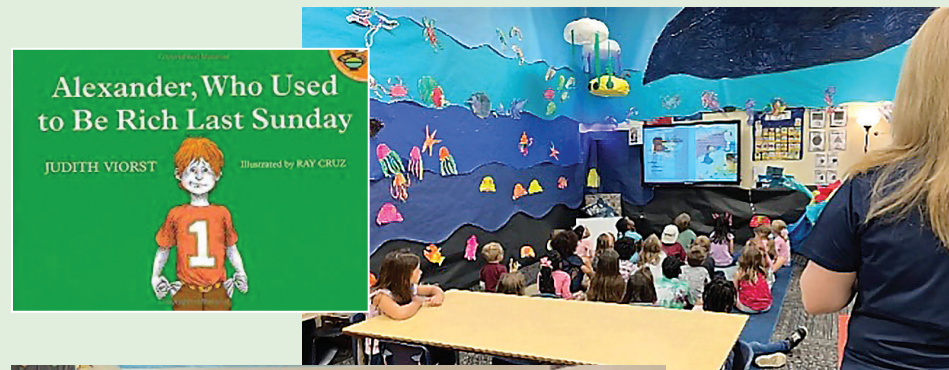
Griffin Middle School hosted their annual **Student Carnival** and Envision was there to help! We assisted with games and concessions while the students enjoyed an afternoon in the sun. We look forward to continuing to find opportunities to support our Southside and Frenchtown communities, furthering our commitment to the philosophy of people helping people.

To find out more about workshops for your school or organization, visit:
www.EnvisionCU.com/Workshops



On April 25th, as a sponsor, Envision Credit Union representatives attended the **South City Foundation – Community Champion Reception** honoring State Representative and community activists, Congressman Al Lawson. It was an honor and a privilege to be in attendance to recognize and celebrate the immense impact Congressman Lawson has made to our local community and the people he has represented all the years. Congressman Lawson was the inaugural recipient of the Foundation’s Community Champion Award.

Envision participated in the **Springtime Tallahassee Parade**, Owlbert and the Envision team had a great time celebrating. We had over 20 volunteers and kiddos passing out beads and sunglasses to the crowd. It was a blast and we loved hearing folks call out “Hey Envision! That’s my bank!”



We taught 14 classes over three days at the **School of Arts and Science at the Center!** SASC is a charter school in Leon County. We had a great time with all the age groups. We read “Alexander, Who Used to be Rich Last Sunday” and calculated how much he spent with the 4th and 5th grade classes. With the K- 3rd graders, we read “Those Shoes” and did an interactive activity about wants and needs as well as questions and answers. We had a great time!

Keeping cool with eServices!

Do banking from the comfort of home, your car, or anywhere else this summer!

Mobile Banking, Mobile Deposit, Online Banking, Money Management, eStatements, Make a Payment, Move Money, and Bill Pay are some of the cool eServices you can enjoy starting today!

Learn more at [EnvisionCU.com](https://www.ENVISIONCU.com)



Lifestyle Loans

a loan built for your needs

When you're making plans and need a personal loan, Envision's Lifestyle Loan is a valuable resource. You have the freedom to use the loan for any purpose, such as purchases or debt consolidation, and a competitive interest rate can save you money.

- Rates as low as 7.24% APR
- Borrow between \$5,000 and \$50,000
- Terms available up to 84 months



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*APR: Annual Percentage Rate. Minimum Loan Amount is \$5,000. Rates as low as 7.24% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 730. Extended terms of up to 84 months are available. All rates and terms are based on credit analysis. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. A \$5,000 loan at 7.24% Annual Percentage Rate for 24 months results in 24 monthly payments of \$224.46 each.



Back to School Rewards

CHOOSE CREDIT FOR EXTRA REWARDS

uCHOOSE REWARDS

Use your **Envision Visa® Debit Card** as 'credit' when you're back to school shopping at participating retailers and earn **2x the uChoose Points** on your purchases from July 1st until August 31st, 2023. uChoose points can be redeemed for a variety of prizes like cruises, iPads, vacation packages, laptops, and more!

*For Official Rules, visit www.EnvisionCU.com/uChoose or call 850-942-9000. Offer applies to signature based debit card purchases from July 1, 2023 through August 31, 2023 with the following Merchant Category Code: 5399.

uChoose 070123/083123



Auto Loans



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credit union

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

Now is the perfect time to finance your new ride!

Finance or refinance your auto loan with Envision to enjoy low rates and 90 days payment free.

When it comes to finding the best deal on an auto loan, your search should begin and end at Envision Credit Union. Whether you're buying a work pickup, family-friendly SUV or stylish sportscar, we have financing options to fit every automotive taste – and family budget.

- Loans for new and used vehicles
- Enjoy your low rate for up to 72 months
- No payments for the first 90 days
- Finance up to 100% of the purchase price
- Refinancing options available
- Easy online application and local decision-making lead to fast approvals
- Payment Protection, Extended Vehicle Warranty and Guaranteed Auto Protection (GAP) provide peace of mind at affordable prices

