



TOGETHER WE'RE BETTER FOCUSED ON GIVING BACK

WHAT'S INSIDE:

- *2016 North Florida Home Show*
- *Save More with Our Home Loans*
- *Introducing, Love My Credit Union Rewards!*

NOMINATING COMMITTEE REPORT

The Nominating Committee is pleased to submit the following qualified member as a nominee to serve a five-year term on the Envision Credit Union Board of Directors:



LEE GARNER

Lee Garner has been a member of Envision Credit Union since 2015.

Mr. Garner is the City Manager for Chattahoochee, Florida. Prior to that, he held the position of City Manager in Wadley, Stone Mountain, Hapeville, Loganville and Camilla, Georgia. He has a BS in Management and a Masters of Public Administration.

Mr. Garner has served on the FOCUS Credit Union Board of Directors since 2007.

In accordance with Article X, Section 1 of the Credit Union's bylaws, the Nominating Committee has submitted one name per position and as such there will be no balloting, unless nominees are proposed through the petition process described herein. Otherwise, at the Annual Meeting, the Chair of the Board shall declare the nominee as duly elected.

Other members of the Credit Union who are willing to serve may be nominated by means of a petition, providing the petition is submitted in accordance with the policy approved by the Board of Directors.

The forms and petition procedure may be obtained from the Secretary of the Credit Union upon request. The petition must be submitted on a form approved by the Board of Directors and the petition must have signatures of at least one percent (1%) of the membership or 500 signatures, whichever is the lesser number, that can be certified by the Secretary of the Credit Union as being members of the Credit Union who are eligible to vote in the election.

A certificate and oath, signed by the nominee, must be submitted to the Secretary of the Credit Union with the petition. The certificate and oath will state that the nominee is agreeable to nomination, is statutorily qualified, is in good standing with the Credit Union, and will serve if elected.

The Secretary of the Credit Union must receive the petition and nominee's certification bearing original signatures by March 13, 2016. Following certification by the Secretary, qualified nominees shall then be submitted by mail ballot to the membership eligible to vote. The outcome of all balloting will be determined by plurality and the results announced at the Annual Meeting, April 28, 2016.

PRESIDENT'S LETTER PREPARING FOR THE FUTURE

As you know, Envision Credit Union stands for great value. Over the last five years, we have been focused on giving back to YOU, our members. Looking back, we are proud to have given back more than \$2.5 million in direct savings and rewards.

Envision also stands for community support. We have given back more than \$750,000 to our community by supporting education based initiatives such as classroom grants, teacher of the month and year programs, premier sponsorship of The Best & Brightest scholarship program, our support of Title I schools and our Swipe For Schools program.

Now, we are excited to announce our plans for Envision Credit Union! These plans call for several new areas of focus and even more give back and support!

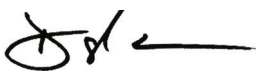
New Technology! 2016 will begin our focus on adding new technology which will make your banking experience even easier. You can expect an upgrade to our online and mobile banking platforms and our mobile deposit functionality. These upgrades include new services that will allow you to send money to your friends and family, and you will also be able to manage all of your accounts (even from other institutions) in one place. Service and convenience are both important and that is why we are focusing on making our virtual channel even better!

Expanded Services! With our merger of FOCUS Credit Union we will become a regional credit union, expanding our products, services and branch locations into Jackson County, Florida and Decatur County, Georgia. Not only will we have new locations, but you will also see new loan products this year to help make your financial life even easier.

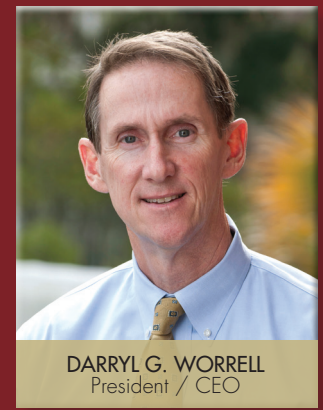
Increased Giveback! One of the most exciting aspects of 2016 is our focus on giving back even more to our members and the communities we serve. Our goal is to DOUBLE the amount of giveback and community support over the next five years. Imagine what the next five years will look like—over \$5 million back to our members and almost \$2 million back to our communities!

We are going to accomplish a lot in 2016. Will it be easy? Absolutely not. Will it be worth it? Most definitely! I ask that you support our new direction by continuing to utilize all of our products and services and be patient with us as we work to implement these new initiatives. 2016 will be a challenging year, but I am confident that **TOGETHER WE WILL BE EVEN BETTER!**

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

Dr. James Croteau
Chair

Thomas Perrin
1st Vice Chair

Dr. Karen Samuel
2nd Vice Chair

Dr. Sam McCall
Treasurer

M. Christopher Bryant
Secretary

SUPERVISORY COMMITTEE

David Helton
Chair

Dr. Robert Smith
Vice Chair

Dr. Barbara K. Wills
Secretary

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



DEBIT CARD GIVEBACK

5 GOLDEN WEEKS!

This holiday season, when you swiped your Envision VISA Debit Card eight or more times between November 9th and December 13th, you were entered to win a weekly prize! With many great prizes this year, our winners were ecstatic to know they won just by swiping their Debit Cards.

Congratulations to our 5 Golden Weeks Winners:



Week 1
KitchenAid® Mixer
Winner
VICTOR W.
Member since 2005



Week 2
GoPro® Camera
Winner
WILLIAM B.
Member since 2005



Week 3
Rachel Ray Set
Winner
TERI C.
Member since 2011



Week 4
Apple Watch®
Winner
LORRAINE T.
Member since 1993



Week 5
Samsung Smart TV
Winner
RAINA H.
Member since 2012



Grow your business with Envision Credit Union products that work for you:

- Equipment Loans
- Business Lines of Credit
- Owner Occupied Real Estate
- Business Credit Card

SOLUTIONS THAT WORK FOR YOU
BUSINESS SERVICES

CONTACT KEVIN MCALPINE at (850) 694-1811 or VISIT WWW.ENVISIONCU.COM

MEMBER DISCOUNTS

LOVE MY CREDIT UNION REWARDS









Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Envision Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit Union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Receive a 10% discount (business members receive a 15% discount) on select regularly priced **Sprint** monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week* with **CU Road Pal**.
- Save up to \$15 on **TurboTax** Federal tax products
- Save on services for your home from **ADT**, **DIRECTV**, **Allied**, and more
- Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

**Based on individual roadside assistance plan*



AUTO LOANS – GET YOUR PAYMENTS ON PAR WITH YOUR BUDGET



Get in gear early this year and save money on your **Auto Loan**. Whether you are in the market for a new car, or simply want to save money on your current Auto Loan, we can help! Our application process is quick, easy and with local decision-making, you will be on the road to saving more in no time. Visit your local Financial Center or complete an online application at www.envisioncu.com to take full advantage of our low rates and flexible terms.

HOME LOANS

SAVE MORE WITH OUR HOME LOANS

FastForward Mortgage - You have worked hard and now you are ready to enjoy a debt free retirement. Let Envision help you get on the fast track to paying off your mortgage. Our FastForward Mortgage offers competitive rates and flexible terms for those looking to pay off their mortgage in as little as five years.

Home Equity/Home Equity Line of Credit - When you are ready to remodel, consolidate debt or pay for college, Envision offers home equity loans and lines of credit with up to 90% financing options and an easy online application process.

HomeAdvantage™ Program - Envision can also help you save money on your home purchase when you choose one of the experienced real estate agents in our network through our HomeAdvantage™ program. Through our program, you can search for a home, find a reliable real estate agent, and earn a rebate based on a percentage of the real estate agent's commission.

With our many home products, we are able to guide you through your ever-changing home needs. Our quick and simple online process allows you to apply right from the comfort of your home. Visit www.envisioncu.com to find out more and apply online.



NORTH FLORIDA HOME SHOW 2016 FEBRUARY 12-14



Please join Envision Credit Union February 12-14 at the Donald L. Tucker Civic Center for the Annual North Florida Home Show. Envision representatives will be on site to assist with financial questions or concerns you may have about your home improvements needs. Over the past few years, we have participated in the NFL Home Show to better provide our community members with the tools and counseling services necessary for successful home purchases and renovations. We invite you to visit our booth to learn more about our many home products and services.

INTRODUCING MARK PEASE AVP HOME LOANS



MARK T. PEASE
AVP HOME LOANS, NMLS# 810132

It is with great pleasure that **Envision Credit Union welcomes Mark T. Pease to the Envision team.** Mark comes to Envision with a history of experience in the mortgage industry since 1988. His background is diversified in all aspects of Real Estate. Mark started as a Real Estate Appraiser working in the Central Florida Area for 13

years. He then obtained his Real Estate Sales license with Century 21 before proceeding to get his Real Estate Broker license for 7 years.

Mark opened Credit Union Real Estate Services, Inc. to offer Appraisal and Real Estate Services in the Central Florida area. During the fall of 2000, he was hired by the Credit Union for Walt Disney World employees known as Vista Federal Credit Union. At Vista Federal Credit Union, he was the Manager of Lending overseeing both the Mortgage and Collections Department. Mark has since worked as the Mortgage Manager for Campus USA Credit Union, First Commerce Credit Union, and now Envision Credit Union as our Assistant Vice President of Home Loans.

We are excited to have Mark as a seasoned addition to the Home Loans team. Please join us in welcoming him to Envision Credit Union.

EDUCATION – A YEAR IN REVIEW

DR. CHRISTOPHER SMALL

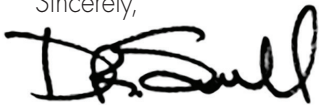
Dear Members,

It is hard to believe that my year as the 2015 Envisioner has already flown by! Envision Credit Union has a strong history of supplementing and building new educational partnerships throughout our community and this role has allowed me to be a part of such a dedicated team. Education beyond all other measures is one of the single most important elements that can act as a bridge to bring about equality and advancement of our society. The investments in education are, in my opinion, the stepping-stone to bringing about a world where advancement and achievement are the norm.

From my experiences with United Way and the Foundation for Leon County Schools, to exposure to the Caribbean Dance Troop and Apalachee Tapestry School of the Arts, this past year has been outstanding. One of the most monumental experiences during my journey as the 2015 Envisioner has been the 1st Annual Dads Bring Your Child to School Day hosted at Springwood Elementary by Chancellor Hershel Lyons and Superintendent Jackie Pons. With almost 200 father figures in attendance and the guest student speaker Nadjari Suggs sharing his story about the importance of active father figures, this day was one of monumental inspiration. Positive parental involvement is associated with improvements in academic performance, cognitive development, behavior, psychological development, health and well-being, household economics and overall parental quality. As the 2015 Envisioner, it has been an honor and a privilege to serve in a capacity that has allowed me to reach more parents and students and bring about enlightenment on the importance of hard work, dedication, resilience and investment in education.

College and career readiness will continue to be significant factors that current adults and students alike need for the successful navigation of life. Envision Credit Union and the Envisioner Program has opened up avenues and resources to address the needs of our community and schools through investments in education and financial literacy. I wish the 2016 Envisioner much success as they move forward with expanding the program and I charge our community to continue to strive for the best and nothing less!

Sincerely,



2015 Envisioner



DR. CHRISTOPHER SMALL
2015 Envisioner

OUR FALL 2015 GRANT WINNERS

Congratulations to the following educators for winning a \$500 fall Grant through our Classroom Grant program.

Amber Ferguson

Lincoln High School

Ashley Shaffer

Kate Sullivan Elementary School

Erica Mendoza

School of Arts and Sciences Center

JaSun Burdick

Sail High School

Katie Mueller

Springwood Elementary School

Kim Perez

Chaires Elementary School

Missy Copeland

Roberts Elementary School

For more information about entering to win a spring 2016 Classroom Grant, visit www.successforeducators.com

SCHOOL INVOLVEMENT PROGRAM

2016 is looking to be a terrific year for Envision's **School Involvement Program**. Through this program, Envision volunteers and mentors help at a local elementary school, either in the classroom, with students, or at school events. Our SIP school for the 2015–2016 school year is Springwood Elementary School and we already have 24 Envision employee volunteers and mentors to assist where needed.



So far this school year, we have helped at the 1st Annual Dad's Bring Your Child to School Day in September, a Pre-K festival in October, and health screenings in November. We finished the year with Thanksgiving turkey donations for those in need and an adopt-a-family program to provide gifts for families in need during the holiday season. We had such a successful year in 2015 and are excited to see what 2016 holds.



envision®
credit union

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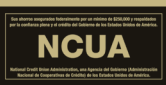


SWIPE, SIGN & SAIL

CRUISIN' INTO SPRING

You could win a **5-day, 4-night cruise for two!** Now through March 31st, swipe and sign for your purchases using your **Envision VISA Debit Card** at least 35 times each month and you'll be automatically entered.

For details visit
www.envisioncu.com



*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 April 7, 2016. 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. All signature based debit card purchases starting January 1, 2016 through March 31, 2016 are eligible for the drawing.