

SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | WINTER 2013



A RECORD YEAR
FOR MEMBER
GIVEBACKS...

LET'S KEEP
IT GOING.

- Members Saved up to \$134,000 on Home Loan Closing Costs
- Over \$750,000 Visa Card Reward Givebacks in 2013
- Over \$170,000 in Financial Contributions to Education
- Score Big Savings on Auto Loans

Don't
Tax My
CU - Pg. 3

BOARD OF DIRECTORS

M. Christopher Bryant,
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For information
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Visit envisioncu.com
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(800) 824-3894.

NMLS #506298



President's Letter

Giving Back is a Pleasure



It has been such a pleasure over the past few years to see Envision Credit Union give back to members more than ever before—especially during recent economic uncertainty. Our

products, ranging from VISA cards to auto loans, offer significant benefits and value to consumers in our area. It has also been a pleasure to partner with our surrounding school boards and strengthen ties with the education community through financial contributions. I'd like to keep it this way!

As a credit union, Envision has the opportunity to return earnings back to our members and give consumers a financial choice when it comes to banking needs. This is made possible through our tax-exempt status. However, as mentioned in the summer Success Newsletter, Congress is evaluating the need to reform the federal tax code and may consider eliminating the tax-exempt status for credit unions. This action could have damaging consequences to our organization and how we give back to members and education.

The goal of this special edition of Success has two parts: to identify exactly how much Envision has returned back to members so far in 2013 and to update you on our active participation with the national Don't Tax My Credit Union initiative. As you read each page, it will become clear that our focus has been to enrich the experiences of our members through tangible value. Without our tax-exempt status, it would be extremely challenging to maintain our current rate of return.

First, I urge you to continue using (and enjoying) the rewards associated with your membership at Envision and spreading the good news to your friends and family. Second, consider participating in the Don't Tax My Credit Union initiative by contacting your legislators in support of your Credit Union.

Thank you in advance for your advocacy and for your membership!

Sincerely,

Darryl G. Worrell
President/CEO

Board of Directors Volunteer Position Available

In 2014, 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 27, 2013 to:

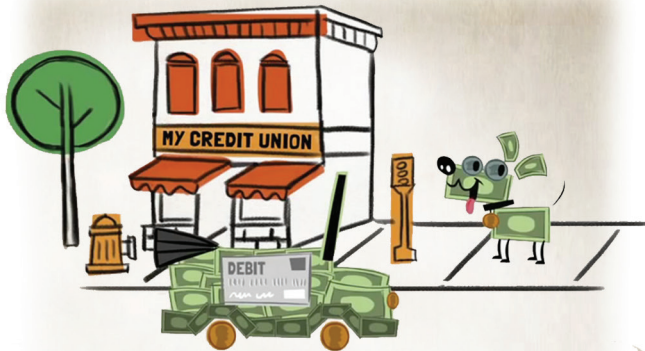
Doris S. Payne, Chair
Nominating Committee

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.



Visit DontTaxMyCreditUnion.org
to Contact Your U.S. Representatives
and Senators



CREDIT UNIONS

NOT-FOR-PROFIT

TAX-EXEMPT

CONSUMER CHOICE

BETTER INTEREST RATES

LOW OR NO FEE



CREDIT UNION



EnvisionCU @EnvisionCU
Join the #CURally and help #CreditUnions
keep tax exempt status! Protect your
member benefits and tell Congress
#DontTaxMyCU



FOLLOW #DontTaxMyCU on Twitter
www.DontTaxMyCreditUnion.org

Home Loans



MEMBERS SAVED OVER

\$134,000

ON CLOSING
COSTS ON
HOME LOANS



As a trusted community lender with deep roots and knowledgeable Home Loan Officers, Envision has been able to provide tangible savings to members at the end of their home purchasing experience. Members saved over \$134,000 in closing costs this year alone with nearly \$50,000 of that amount going back directly to educators. Also, our members close on their home loans extremely fast! Loan closings typically occur between 10 to 20 days after the receipt of your appraisal and income.

If you're shopping for a new home, we encourage you to stop by Envision first. Call our Home Loans team at (850) 942-9234 or email mortgage@envisioncu.com to get started.



EnvisionCU @ EnvisionCU

Enjoy up to \$1000 off closing cost with Envision.



FOLLOW: #DeepRoots #DontTaxMyCU

SAVE UP TO

\$1,000

On Closing Costs
When Purchasing or
Refinancing A Home.



Ashlea Hutchison

Home Loan Officer
ahutchison@envisioncu.com
Cell: (850) 509-4446
NMLS#: 710733

*You Can Call Or Email One Of Our
Envision Home Loan Officers At
942-9234 or mortgage@envisioncu.com
To Answer Any Of Your Questions
Or To Ask For Advice.*

*Minimum loan amount of \$125,000 required. Mention this offer at time of application. Envision Credit Union does not charge a fee for submitting an online application. Limit one coupon per household. Not to be combined with other offers. Not redeemable for cash. Closing Costs will be reduced by up to \$1,000 on foreclosure or short sale purchases or by up to \$500 on other purchases at closing and will appear on the settlement statement. Cannot be applied toward prepaid processing costs if the loan does not close. We reserve the right to limit loan programs to which this offer applies. Envision Credit Union reserves the right to change the terms or discontinue this offer at any time without notice. NMLS ID #506298.



Auto Loans

MEMBERS SAVE AS MUCH AS

\$605

ON AUTO LOANS IN
THE FIRST 12 MONTHS



Envision Credit Union has frequently referred to 2013 as the Year of the Car. For several economic factors, now is the ideal time to purchase a new vehicle. We want to make sure that you don't miss out on the incredible savings available when financing your auto loan with us. You can save as much as \$605 within the first 12 months of your auto loan with rates as low as 1.99% APR. Think of the impact this savings can have on your family's budget, especially around the holidays!



Score BIG savings this season on your auto loan. The application process is simple and can be done online at your convenience, in person or over the phone. Although the Year of the Car is coming to an end, your savings don't have to!



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Let your bank account thrive and save as much as \$605 when you finance a vehicle with us!

▶ FOLLOW: #EnvisionAuto #DontTaxMyCU

**SCORE BIG SAVINGS
THIS SEASON**

Save as much as
\$605
on your Auto Loan*
with Rates as low as
1.99% APR
through the Envision Home Field Advantage.

**Apply Online at
envisioncu.com**

envision
HOME FIELD
ADVANTAGE

*Average member savings is based on a sample of refinanced auto loans between July 7, 2012 and April 1, 2013 using an estimated annual percentage rate and loan term from the prior auto loan based on information contained in the credit report. Amount represents interest savings within the first 12 months of the loan. Minimum Loan Amount is \$10,000 and the model year must be no older than a 2008. Terms of up to 48 months at 1.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 720; have an open and current Envision VISA credit card and checking account. All rates and terms are based on credit analysis and loan to value of collateral as determined using Envision Credit Union's collateral criteria. This is a Limited Time Offer. Not available on existing auto loans at Envision Credit Union and the Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice.

VISA Card Program

APPROACHING
\$750,000

VISA CARD REWARD
GIVEBACKS IN 2013



With each passing year, our VISA card program keeps getting stronger and stronger. In fact, Envision has yet again reached record-breaking status in 2013. Our goal was to surpass the total amount of rewards giveback that took place in 2012 – which was over \$500,000. In November of 2013, we are well on our way to return nearly \$750,000 in rewards back to members in the tune of ScoreCard® Reward Points and CashBack®.

Our VISA card program not only offers fantastic rewards but also allows our members to support education on a daily basis with our Swipe for Schools initiative. With every swipe of an Envision VISA credit card, five cents will be donated to Leon County Schools, up to \$10,000. Talk about supporting education!



EnvisionCU @ EnvisionCU

*Just keep swiping,
just keep swiping!*



FOLLOW: #EnvisionVisa
#SwipeForSchools #DontTaxMyCU



HAPPY SWIPING!

5 GOLDEN WEEKS

SWIPE YOUR VISA CARDS 5 TIMES OR MORE FROM NOVEMBER 25 TO DECEMBER 1, 2013 FOR A CHANCE TO WIN 150,000 SCORECARD® REWARD POINTS OR CASH EQUIVALENT.

SWIPE YOUR VISA CARDS 5 TIMES OR MORE FROM DECEMBER 2 TO DECEMBER 8, 2013 FOR A CHANCE TO WIN 300,000 SCORECARD® REWARD POINTS OR CASH EQUIVALENT.

Visit envisioncu.com for Details

Some restrictions apply. See official rules at envisioncu.com/5-golden-weeks/

Supporting Education

IN 2013, OVER
\$170,000
IN DIRECT FINANCIAL CONTRIBUTIONS

Dedicated educators throughout the Big Bend region continue to devote endless hours serving students in our community. Envision is very proud to report that we have been able to assist these educators by providing over \$170,000 in direct financial contributions in 2013. Yes – over \$170,000!

Sponsorship donations for individual school districts, educational community events and school athletic programs exceeded over \$60,000 alone. In addition, we've increased our support for the Best & Brightest Awards by contributing \$40,000 in scholarship funds each year. Lastly, 24 teachers around our community were awarded a \$500 Classroom Grant to help fund initiatives within their classrooms – which totaled \$12,000. With contributions in 2013, it is clear that we are committed to supporting education for years to come.



EnvisionCU @EnvisionCU
Six \$500 Winter Classroom Grants are now available! Deadline to apply is January 31st 2014.



FOLLOW: #SuccessForEducators #DontTaxMyCU



SUPPORTING
EDUCATION
SINCE 1954!



SuccessForEducators.com
Online Resource For Educators

CLASSROOM GRANTS

Offering Six \$500 Grants 4 Times A Year.



WANTED

New 2014

ENVISIONEER!

If you are an Educator who is enthusiastic, tech savvy, and sociable, we're looking for you! The rewards include your very own MacBook and iPod Touch, plus a whole lot more!

Selection Process Dates for 2014 Envisioneer

- **November 25 thru December 20**
Submission of Envisioneer 2014 application online at www.successforeducators.com
- **December 26 thru January 17**
The top three finalists will be selected and assigned to create a video project based on a topic to be determined later by December 26.
- **January 21 thru January 29**
Once each video is posted on the Envisioneer blog, each finalist will begin campaigning for themselves and soliciting votes from fellow educators, friends and family. Voting takes place on www.successforeducators.com.
- **February 5** – The finalist with the most votes will be selected as the Envisioneer 2014 for our organization.



P.O. Box 5198
Tallahassee, FL 32314-5198
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