



UNWRAP SPECTACULAR SAVINGS

*This Holiday Season!*

## WHAT'S INSIDE:

- Meet Our **NEW** Board of Directors Member: **Linda Presley Jones**
- An Inside Look at Our Merger with Flowers Foods Employees Credit Union
- Holiday Loans to Help You Have the Happiest of Holidays





DARRYL G. WORRELL  
President / CEO

PRESIDENT'S LETTER

# Make an Impact!

Dear Member,

I recently read an article on ten ways to make a positive impact on society in our daily lives. While I won't list all of them, I will list two that I believe illustrate what Envision Credit Union strives to do in the lives of our members and our communities. One is, "Always be ready to help". At Envision our goal is to be here to help you navigate through your personal financial journey. Another is "Live a Purposeful Life". I am proud that together we are purposefully serving our communities with educational and social service sponsorships and grants. As you read through this newsletter, please note the many products and services that Envision Credit Union provides for you and how purposeful we are in serving our communities.

One of these purposeful ways is through our volunteer Board of Directors and Supervisory Committee. Each of these individuals are always ready to help and provide tremendous purpose to what we do. With the addition of Flowers Foods Employees Credit League we introduce a new Board member, Linda Presley Jones. Please welcome Linda as she becomes part of our family.

And as we make our way through the Holidays let's all be thankful for those that continually make an impact in our lives. For me it is my family and friends, the employees and Board members of Envision and YOU, our members who loyally support us as we do our best to make an impact. Please know that every Envision product you utilize makes an impact by helping further this purpose.

**THANK YOU for the impact that you make on Envision Credit Union and our communities! Happy Holidays and as always...**

**"Where You Bank Matters".**

Darryl G. Worrell  
President/CEO



### BOARD OF DIRECTORS

- Dr. Cassandra J. Grayson  
Chair
- Aletta Shutes  
1st Vice Chair
- Gene McNease  
2nd Vice Chair
- Dr. James Croteau  
Treasurer
- Gene Morgan  
Secretary
- Anthony Gaudio  
Director
- Linda Jones  
Director

### SUPERVISORY COMMITTEE

- Dr. Christopher Small  
Chair
- Dr. Ronald Carney  
Chandler Russell

For information on Financial Center Locations, Hours, and Services Visit [EnvisionCU.com](http://EnvisionCU.com) or Call (850) 942-9000 or Toll Free (800) 824-3894 NMLS #506298

NEWS FROM THE

# Nominating Committee

In accordance with Article X, Section 1, of the Bylaws, we hereby submit the Report of the Nominating Committee for the election of officers for the term commencing at the 2022 Annual Meeting of the Credit Union. Because of experience, dedication, qualifications, and membership in good standing, we hereby submit the following nominee:

### BOARD OF DIRECTORS

- One five-year term **Eugene McNease**, Member Number 157681
- One five-year term **Dr. Cassandra J. Grayson**, Member Number 137986

Respectfully submitted, Doris Payne, CHAIR Merrill Detweiler David Helton Robert Smith

### Annual Meeting to Take Place

Date: 02/24/2022; Attend In Person at 600 N Monroe Street, Tallahassee, FL 32301 and Virtually at 7:00PM EST



**Eugene McNease**  
Social Security Administration  
District Manager (Retired)  
Southwest Georgia

Eugene McNease is an experienced Social Security Administration professional, having worked in Florida and Georgia. Throughout his career, Eugene has worked as a Medicare and Medicaid Claims Representative in Clearwater, FL and with the Bureau of Health Insurance at the SSA Regional Office in Atlanta, GA, investigating Medicare/Medicaid fraud and abuse throughout the Southeast. He recently retired as the SSA District Manager in Thomasville, being responsible for the administration of complete SS programs in Southwest Georgia.

Outside of his career ambitions, Eugene boasts an extensive collection of hobbies and community involvement. He has served as a Deacon and Chairman of Finance at First Baptist Church of Bainbridge, GA, is a 32-year Rotarian, acting as the former President of the Thomasville Rotary Club, President of the Thomasville-Thomas County United Way for the last 10 years, 11-year board member and acting Secretary-Treasurer of the Rose City Federal Credit Union, District Chairman of the American Heart Association for 10 years, Chairman of the Georgia Foster Grandparent-Senior Companions Advisory Council for 30 years, Secretary-Treasurer of the Rose City Federal Credit Union, Member of the National Association of Social Security Managers, and Delegate to Georgia, Southern, and US Tennessee Associations for 10 years. Eugene is also a celebrated tennis player across three continents and six countries and is the acting President and Chairman of the International Tennis Fellowship of Rotarians.



**Dr. Cassandra J. Grayson**  
Education Technology Consultant/  
Project Manager  
Florida Department of Education,  
Division of Technology & Innovation

Dr. Cassandra J. Grayson is an Education Technology Consultant/Project Manager for the Division of Technology and Innovation, Florida Department of Education. At FDOE, Dr. Grayson has worked with several programs such as Statewide Longitudinal Data Systems (SLDS), Data Governance Council, Postsecondary Education Readiness Test (PERT), Florida Kindergarten Readiness Screener (FLKRS), Just Read Florida and School Safety. Dr. Grayson has previously worked with the League of Southeastern Credit Unions (Florida and Alabama credit unions) for 14 years. In her position as Association Services Chief of Staff, she oversaw and directed the Education, Communications, and Member Relations Departments.

Dr. Grayson worked with staff to ensure credit unions throughout Alabama and Florida are promoting the National Endowment for Financial Education, High School Financial Planning Program - "Credit Unions in the Classroom". This program conveyed financial responsibility to youth while in grade school and helped to infuse the importance of financial literacy. She also managed the Southeastern Credit Union Foundation High School Scholarship Program. This program promoted academic achievement, supported community involvement, and enhanced community awareness of credit unions to students. Dr. Grayson has a Doctor of Education Degree in Educational Leadership from Northcentral University. Additionally, she has a Master of Education Degree in Adult Education/Administration and a Bachelor of Science in Business Administration, both from Florida Agricultural & Mechanical University.

### 2021 HOLIDAY CLOSURES

- THURSDAY, NOV. 25TH  
Thanksgiving Holiday
- FRIDAY, NOV. 26TH & SATURDAY, NOV. 27TH  
Friday & Saturday After Thanksgiving Holiday
- FRIDAY, DEC. 24TH  
Christmas (Observed)
- SATURDAY, DEC. 25TH  
Christmas

### 2022 HOLIDAY CLOSURES

- SATURDAY, JAN. 1ST  
New Year's
- MONDAY, JAN. 17TH  
Martin Luther King, Jr. Day
- MONDAY, FEB. 21ST  
President's Day
- MONDAY, MAY 30TH  
Memorial Day
- SUNDAY, JUNE 19TH  
Juneteenth Nat'l Independence Day
- MONDAY, JUNE 20TH  
Juneteenth Nat'l Independence Day (Observed)
- MONDAY, JULY 4TH  
Independence Day
- MONDAY, SEPT. 5TH  
Labor Day
- MONDAY, OCT. 10TH  
Columbus Day
- FRIDAY, NOV. 11TH  
Veterans Day
- THURSDAY, NOV. 24TH  
Thanksgiving Holiday
- FRIDAY, NOV. 25TH & SATURDAY, NOV. 26TH  
Friday & Saturday After Thanksgiving Holiday
- SUNDAY, DEC. 25TH  
Christmas
- MONDAY, DEC. 26TH  
Christmas (Observed)

PLEASE WELCOME OUR

# New Board Member



LINDA PRESLEY JONES

## Congratulations to New Board Member, Linda Presley Jones!

The Envision Credit Union team is proud to announce that Linda Presley Jones has joined our Board of Directors. Linda Presley Jones is from Thomasville, GA and holds a master's degree in business administration from Thomas University in Thomasville. She also has bachelor's degrees in accounting from the University of South Florida in Tampa and in management from Mercer University in Macon, GA.

Linda is the Vice President of Plant Finance for Flowers Bakeries, a division of Flowers Foods, and has been with the company since 1990. Over the course of her career, she has served as Controller, Director of Accounting, Regional Controller, Assistant Operations Controller, and Vice President. Since 2011, Linda

has served on the Board of Directors of the Flowers Foods Employees Credit League and has held the position of audit committee chair of the board since 2017. As Flowers Foods Employees Credit League merges with Envision Credit Union, we are excited to have Linda join our Board of Directors and for the valuable insight she will bring to the Envision family.

To learn more about Envision Credit Union and our Board of Directors, please visit [EnvisionCU.com](http://EnvisionCU.com).

## ENTER OUR GINGERBREAD COOKIE CONTEST!



You may have noticed a winter theme throughout this newsletter. There are gingerbread men scattered from front to back cover. Please count the number of gingerbreads that you see. **All correct answers will be entered to win a \$50 gift card!**

To enter to win, please visit [www.EnvisionCU.com/gingerbread-contest](http://www.EnvisionCU.com/gingerbread-contest)



## Envision Your Future HELOC

Envision your future with our Interest Only HELOC and for a limited time, enjoy no closing costs and an introductory rate of **1.99% APR\*** for the first 12 months (as low as 3.99% thereafter)!

For details, visit:  
[www.EnvisionCU.com/HELOC](http://www.EnvisionCU.com/HELOC)

\*APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 with a minimum initial draw amount of \$10,000 and \$1,000 thereafter. Pay interest only for the first 10 years of this variable-rate home equity line of credit. After the interest-only period, you have up to 10 years to repay the balance. During the draw period (first 10 years) you can make advances, repay and advance again as needed. Your rate and credit limit will be determined based on individual creditworthiness. Verification of income may be required. This offer is limited to owner-occupied, single-family dwellings and is not valid for rental properties, cooperatives, mobile homes or residential lots. Property insurance is required. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance. Maximum loan amount is determined by the amount of equity in your home, based on appraised value. The APR includes interest only and no other costs and is based on the value of an index (the Prime Rate published in the Wall Street Journal) and could change at any time. We will use the most recent index value available to us as of the 15th of the month preceding each rate adjustment. To determine the APR which will apply to your account, a margin will be added to your current index rate. Most home equity loans qualify for tax deductible interest. Consult your tax advisor for details. In no event will the regular Annual Percentage Rate be less than 4.25% or more than the lesser of 18% per annum or the maximum rate allowed by applicable law. Borrow up to 80% of appraised value or 100% tax assessed value for promotional rate for Home Equity Line of Credit. 1.99% introductory promotional APR available for A+ credit tier (720 or above) for 12 months after the loan is funded. At the beginning of the thirteenth month, your regular rate will go into effect. Minimum monthly payment may change as a result of rate change or outstanding loan balance. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. Home Equity and Mortgage products and interest rates are subject to standard underwriting criteria, Loan to Value limitations, lien position, property use and location. Envision Credit Union reserves the right to add any closing costs advanced on your behalf to the balance of the loan if the account is closed within three (3) years. Closing cost does not include Title Insurance, Appraisal, or Survey (if required). Consult your Home Loan Officer for Details. Envision Credit Union NMLS# 506298. HELOC 06/01/20



## SPREAD SOME HOLIDAY CHEER!

# ADD SOME CHEER TO Your Holidays

With our **\$1,000 Holiday Loan\***, get the merry moolah you need to spread holiday cheer to everyone on your list November 1st through December 31st, 2021! To qualify for a 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

For details, visit  
[EnvisionCU.com/Holiday](http://EnvisionCU.com/Holiday)

\*Holiday Loans are for \$1,000 with an interest rate of 18.0% APR (Annual Percentage Rate). Loan term is approximately 10 months with monthly payments of approximately \$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 Pricing 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. HL 110121/123121



## MONEYWISE

**MoneyWise is a straightforward program that can help you learn about a new money concept in just 5 minutes.** Some of the most helpful features of the program are that the lessons are highly interactive, there are fully customizable playlists to meet your financial needs, and it is entirely mobile device optimized so you can learn wherever you go. Some of the playlists include:

### FINANCIAL FOUNDATIONS

- Understand the basics of some key financial concepts

### BUILDING FINANCIAL CAPABILITY

- Understand how to better manage your money and avoid some common financial dangers

### INVESTING IN YOUR FUTURE

- From paying for college to developing saving strategies, learn how to be more financially prepared in the years ahead

### OWNING A HOME

- Explore the benefits and costs of buying and owning a home

### PREPARING FOR RETIREMENT

- Learn what, when, why, and how you should prepare for an eventual retirement



We're offering a chance to win \$100! For contest rules and to learning today visit [www.EnvisionCU.com/moneywise](http://www.EnvisionCU.com/moneywise)



## FINANCIAL WORKSHOP\$

**Whether you are wanting to pay off debt, save for a big goal, or working toward home ownership...we've got the team to help you get there!**

Visit [www.EnvisionCU.com/workshops](http://www.EnvisionCU.com/workshops) to find a workshop in your area. With options to attend in person or at a distance online, there's a topic and a workshop for you!



## TEACHER OF THE MONTH



Congratulations to the **August Teacher of the Month, Elizabeth Wills of Springwood Elementary** in Tallahassee, FL. We surprised Mrs. Wills with our friends at **WCTV** with the announcement in her classroom with her students, colleagues and school administration present. She received multiple entries for the contest. One nominator said, "Mrs. Wills is a very loving and dedicated teacher. Enthusiastically shares her love of learning with her students."

To nominate a teacher in your area, visit **WCTV.tv** and click on contest to find the nomination form.



## VASHTI'S DINNER ON THE BRICKS

Some of our Georgia staff hit the bricks in Thomasville, GA at **Dinner on the Bricks** in support of **Vashti**, a center for children and youth with a variety of challenges. Kellie Merck, the Georgia Community Development Manager, who's also a Certified Financial Counselor, teaches financial workshops with the youth of Vashti as they prepare for aging out of foster care. Find out more about Vashti at **Vashti.org**.



**VASHTI CENTER**  
for children and families



# Contest Winners!

# Happy Winners!

## LUNCH ON US WINNERS



ALYSSA



KIONA

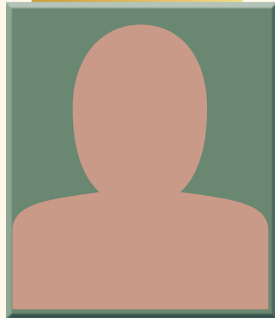
These winners won \$20 for lunch at a local restaurant because they used their debit card.



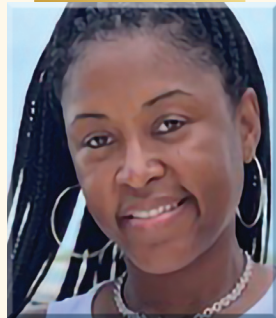
KAYLIN



MALEAH



JOSHUA



CRYSTAL



JONATHAN



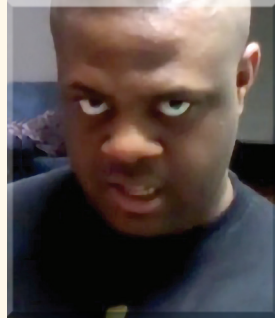
MARAH



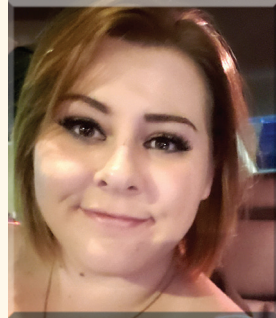
STEPHONIE



COURTNEY



JAMALLE



DESTINY



MYRLES



ROSITA

These winners also won \$20 for lunch at a local restaurant because they used their debit card.



ASHLYN



LORENE

## DRIVE THRU WINNERS



STELLA  
JULY

These winners won a \$100 VISA® gift card for going through our Drive Thru during the months of July and August.



NATASHA  
AUGUST

## BACK TO SCHOOL PROMOTION WINNER



SHAMIKA  
AUGUST

This winner won 50,000 uCHOOSE points for using their debit card on Back-to-School related purchases during the month of August.



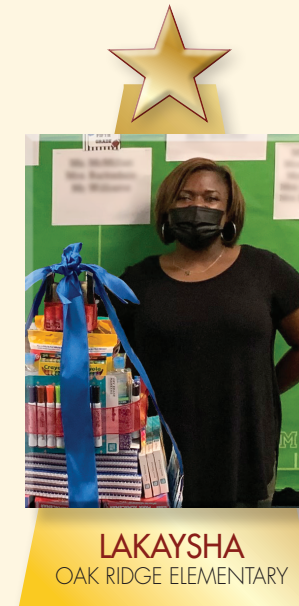
SO MANY WAYS TO *Keep on Winning!*

ALWAYS SOMETHING SPECIAL *For Our Members!*

CONGRATULATIONS TO OUR **SUPPLY CAKE WINNERS**



We are excited to celebrate the teachers in our community! This year we thanked the educators in our community with a supply cake to help them get their classes stocked for Back-to-School season!



**Correction to the Fall 2021 Newsletter:** Kimberly Bartnick and Katelin Morris from Crawfordville Elementary School, Grant Name: "Chirp! Chirp! Watch Me Grow Chicken Life Cycle Project" are a recipients of the Classroom Grant award.

**SOCIAL MEDIA WINNERS**



Thank you for following our Facebook page and keeping up with Envision online! To celebrate International Credit Union Day, we posted one trivia video per hour and would choose one lucky winner to receive a **\$25 VISA® gift card!**

LATASHA



LISA



TINA



CAITLIN



**Deals for Your Wheels!**  
**Auto Loans at 2.49% APR\***

Get the best deal for your dream car with Envision! Apply for a new auto loan or refinance your current auto loan with us to enjoy rates as low as 2.49% APR and 90 days payment free! With a fast and simple application process, our local representatives are ready to help you get in gear. Apply for your auto loan today to lock in these great benefits:

- 90 days payment free
- Rates as low as 2.49% APR for 72 months\*
- Flexible loan terms
- Finance up to 100% of your purchase price

Visit our website to get started:  
[www.EnvisionCU.com/Auto](http://www.EnvisionCU.com/Auto)

\*The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Your rate can be higher or lower depending on credit performance. Financing up to the for a term of 60 months would be \$17.75 per \$1,000 borrowed. Credit may not be extended if, after you respond, we find that you do not meet the following criteria, including but not limited to, length of employment, your income, debt status, and ability to pay in relation to the loan amount requested. Additional criteria may apply. We can cancel this offer if you do not meet the criteria established in this offer.

**CREDIT CARD OPTIONS TO FIT EVERY NEED**

**Envision Credit Union offers credit card options to fit any needs that you may have.**

Consumer Credit Cards provide members with convenient and flexible purchasing power. Whether these personal use cards are used to pay down balances faster, maximize the cash back you earn or begin your credit building journey, we offer plenty of consumer-friendly options to fit into your lifestyle. Our Business Cards offer options such as low rate, cash back or flexible rewards to help you find the best fit for your business.

No matter what card you choose, you will be benefiting from an assortment of perks. These cards are accepted at a plethora of locations both internationally and domestically. Our cards are available for use on Apple Pay, Google Pay, and other mobile purchasing platforms to add ease when shopping for any event. **With an Envision Credit Card you have Zero Fraud Liability\***, meaning you won't be liable for any fraudulent activity if your card is lost or stolen. We offer Cardmember Services that are available 24/7, 365 days a year to ensure that you can find a solution to any issues that you may have.

\*Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

# We Are Here For You *Home Loans*



We will help you finance the home of your dreams, at a rate that you couldn't imagine. Please contact us for all your hometown home loan needs!



**Shannon**  
Mortgage Loan Originator  
SWood@envisioncu.com  
Work: 850.942.9000 ext 4711  
Cell: 850.241.2971  
NMLS #327957



**Debbie**  
Mortgage Loan Originator  
DSullivan@envisioncu.com  
Work: 850.942.9000 ext 4712  
Cell: 850.980.4914  
NMLS #922093

*For Details, visit:* [www.EnvisionCU.com](http://www.EnvisionCU.com)



NMLS# 506298

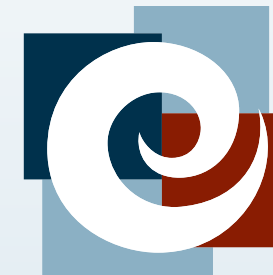
HL 060120

SOME GREAT THINGS ARE

# *Happening Now!*

## ENVISION/FLOWERS MERGER

We are excited to announce the members of Flowers Foods Employees Credit League have voted to merge with Envision effective October 1st, 2021. When the merger is complete, Envision will have a larger national presence and members of Flowers Foods Employees Credit League will have access to the convenience, competitive pricing, and services offered by Envision. Operating out of Thomasville, GA, Flowers Foods Employees Credit League has served as the credit union for Flowers Foods' employees, one of the largest producers and distributors of baked goods in the United States.



**flowers employees  
financial services**

a division of envision credit union

## SOCIAL MEDIA SHOUTOUT



*Keep up with Envision on social media!*





# Consolidate Debt with a Lifestyle Loan!

Our Lifestyle Loans offer flexible options with competitive rates so that you can use the extra money for things like consolidating debt, tackling home renovations, or whatever it is you're dreaming about. Apply for your Lifestyle Loan today to lock in these great benefits:

- Rates as low as 5.99%\* APR
- Borrow between \$5,000 and \$50,000
- Terms available up to 84 months

We offer both secured and unsecured Lifestyle Loans, so let us help find the loan that's right for you.

[www.EnvisionCU.com/Lifestyle](http://www.EnvisionCU.com/Lifestyle)

\*See website for full terms and details.

STAYING CONNECTED WITH

# eServices

## eSERVICES and DRIVE THRU's

**Envision Credit Union wants to keep you connected to your finances with ease.** We have created a plethora of options to ensure that you have control over your bank account whether you need to make payments on the go or transfer funds across accounts or between family members.

**eStatements** is our online service that allows members to skip out on a paper statement and reduce waste. Every time a statement is ready, a reminder will be sent swiftly to your email providing access to your financial information in a secure manner.

**Finance Works** is our way of helping you take control of your budget and see exactly where your money is going each month. This free feature categorizes your expenses, giving you an accessible look into your finances.

**Mobile Banking and Deposit** are conveniently made for members with smart phones and tablets to access their accounts via their mobile device. Our mobile apps allow members to take advantage of our array of services without visiting their local Envision financial Center.

Gift cards, popular brand-name merchandise,

and vacation packages are available at the swipe of your card with **uChoose Rewards**. You can earn 1 point with us for every \$3 spent! Simply use your card while shopping, select 'credit' when checking out, and sign for your purchases. This perk is free and easy to use. To take advantage of these premium prizes, start swiping today! Visit [www.EnvisionCU.com/uchoose](http://www.EnvisionCU.com/uchoose) for more details.

**Card Control** is one of our newest features and makes it easy to keep an eye on your cards in your phone's wallet. It allows you to lock and unlock cards with a few taps on your smartphone, get real time notifications when your card is in use, and restrict transactions to match your personal preferences.

Don't have time to wait in a teller line? No need to leave your car, our **Drive Thru's with Live Tellers** make it easy for you to experience Envision's excellent service from the comfort of your vehicle and are available from 7AM – 7PM EST. **Live Tellers** are available to conveniently help you with a variety of our services. Time crunches are no longer an excuse for not tackling your financial needs; check out our Drive Thru's with Live Tellers today!

## LOVE MY CU REWARDS!

Our members at Envision Credit Union are able to save a bit of extra cash with exclusive discount and benefits through the Love My Credit Union Rewards program. This program allows members to maximize their savings through access to deals of up to 50% or more off of the retail prices of products and services used daily. Savings offered through Love My Credit Union Rewards include well-known products and services, including **Turbotax**, **Xfinity**, **Carvana**, **Calm**, and **Sam's Club**. Additionally, members are able to treat themselves to special savings on rental cars, hotels, theme parks, and tickets to sporting events and concerts. Make sure that you are taking advantage of all the savings you can benefit from with your Envision membership!



Love My Credit Union® rewards







envision®  
credit union

P.O. Box 5198  
Tallahassee, FL 32314-5198  
[www.EnvisionCU.com](http://www.EnvisionCU.com)



# DOUBLE

U CHOOSE® POINTS  
*For the Holidays!*

## USE DEBIT, CHOOSE CREDIT

Shop with your Envision debit card this holiday season to score extra rewards! Rack up double the uChoose® reward points when you use your debit card as 'credit' from November 1 – December 25, 2021\*. With extra points you'll be able to redeem for holiday gifts like iPads, laptops, gift cards, and so much more.

**LEARN MORE AT [ENVISIONCU.COM/DOUBLE](http://ENVISIONCU.COM/DOUBLE)**

\*See website for full terms and details.