

SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | FALL 2013

SCORE BIG SAVINGS

THIS SEASON ON YOUR AUTO LOAN

See Page 4 for Details

- Community Lender With Deep Roots
- Swipe For Schools
- Envision's School Involvement Program (SIP)

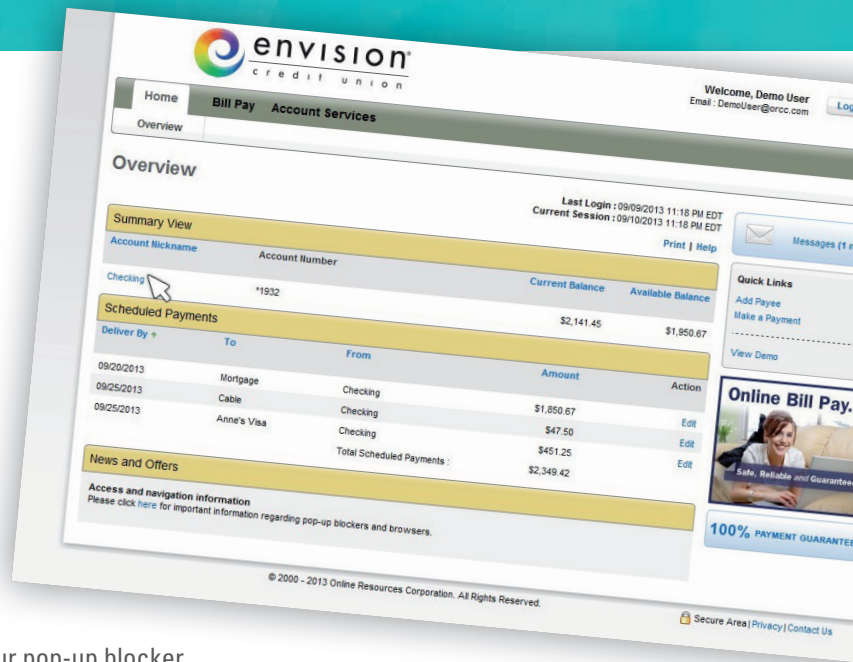


EVENTS & ANNOUNCEMENTS

BILL PAY *now on* REAL TIME!

We are excited to announce that our bill payer service moved to real time in September! The new enhancements to Bill Pay have greatly improved the experience of paying bills electronically.

You will notice the changes immediately when you view your Bill Pay account services. For example, you will see that organizing your list of payees now appears alphabetically. To view Bill Pay, expect another browser window to open outside of eBranch. Make sure to modify your pop-up blocker settings accordingly.



Here are a few more things about the new upgrade you should know:

- » Your existing list of payees has been converted so there is no need to enter them again.
- » Payments are withdrawn from your account on the same day – if the withdrawal date matches the current date.
- » Scheduling payments is based on the delivery date and not the withdrawal date.
- » Expedited payments are available for some payees for same day delivery—additional fees do apply.

If you have additional questions about the real-time upgrade to Bill Pay, we encourage you to tour the product demo online at envisioncu.com or email us at email@envisioncu.com. Online assistance is also available to answer your questions 24/7.

MEET THE WINNER!

For the second year in a row, our *Win Free Fuel for the Rest of the Year* promotion was a huge success! Nearly 152,000 transactions were conducted at the pump during the campaign period so thank you for your participation. We are thrilled to announce that the winner this year was Charles Ponder Jr.—a member since 1977. Mr. Ponder will receive free fuel each week for the rest of 2013. **Congratulations!**

Win FREE FUEL
FOR THE REST OF 2013



Mr. Charles Ponder Jr. receives a check for Free Fuel from Jablia Fulgence, Assistant VP of Envision's Quincy branch.

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For information
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Visit envisioncu.com
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or Toll Free
(800) 824-3894.

NMLS #506298



PRESIDENT'S LETTER

Mission Accomplished — And Then Some!



I started the year by asking you this question, "Can we count on your support and teamwork to achieve greater success with our VISA card program in 2013?" Since we gave back a record amount of savings last year to our members, achieving this goal was certainly not perceived as a slam dunk. We knew that it would take the right amount of rewards offered by the Credit Union for frequent card use, as well as viral recommendations by our members to family and friends. We're confident that our debit and credit card programs are built to last but are you, our members, realizing the value each time you swipe your cards?

This message serves as a progress report of how we are doing with our effort—and it is a very positive one! So far in 2013 we have seen a substantial increase in overall transactions and the accumulation of **ScoreCard Reward Points®** and **CashBack®**, as well as a shift in the types of transactions members are swiping for. From our perspective, this is a great sign that members are not only using their debit and credit cards for everyday purchases, but are also sharing their experiences with others. With that being said, our records indicate that not only will we match

the amount of savings extended in 2012, but we will exceed the number by a comfortable margin. Mission accomplished—and then some!

For added measure, we've launched a new program this fall called **Swipe for Schools**. It is specifically designed to support the students in our community on a critical level. With every swipe of an Envision VISA credit card, five cents will be donated back to Leon County Schools, for up to \$10,000. During the 2013-2014 school year, these funds will provide meals and books over the spring break holiday for students who rely on meal assistance during the school year.

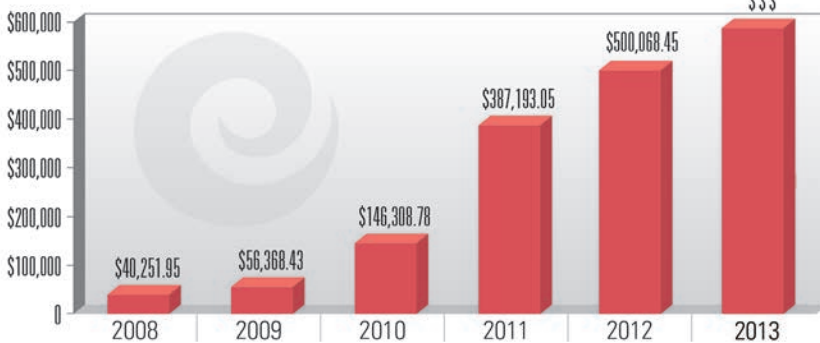
In summary, I couldn't be more proud about what we will accomplish by the end of 2013. I continue to encourage you to use your Envision debit and credit cards as much as possible—and share the value as much as you can.

Thank you for your Membership!

Sincerely,

Darryl G. Worrell
President/CEO

ENVISION CARD PROGRAM PAY-OUT



Save as much as

\$605

on your Auto Loan* with Rates as low as

1.99% APR

through the Envision Home Field Advantage.

The summer has officially ended and football season has a firm grasp on the Tallahassee area—finally! You can apply the face paint and slip on your lucky jersey but if you really want to be a winner this fall, then consider the **Envision Home Field Advantage Auto Loan**. Regardless of the team you're rooting for, you are sure to be a fan of the incredible savings you'll receive when you either finance or refinance a vehicle with Envision. **Save as much as \$605 within the first 12 months of your loan*** -- now that's something to cheer about! With savings like this, you can invite a few more friends to your tailgate or order that big screen TV!

Start scoring big on your auto loan by applying online at www.envisioncu.com. We also offer the flexibility of applying over the phone or in person at one of our convenient financial centers. Another valuable part of our team is our car buying service, Auto Advisor. Auto Advisor helps members who are pre-approved for an Envision auto loan search for the ideal vehicle. Please contact us today at 942-9000 for more information.

*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.



LaToya Montgomery, Envisioneer.

Auto Loans for Educators, Click & See!

Envisioneer LaToya Montgomery, our Educator Ambassador, is excited to let educators know about our **6 months with no payments** Auto Loans. Not only will Envision Auto Loans save educators money, but they also have 6 months before they have to make their first payment! For more exclusive offers and tips from Envisioneer LaToya, please visit successforeducators.com.

Teachers, keep following us on Facebook to enter our upcoming social media contest in October.

COMMUNITY LENDER WITH **DEEP ROOTS**



With all the improvements taking place in the local housing market, now is the ideal time to purchase a new home! You've already heard this phrase from us several times over the summer, but we wanted to take a moment and support our claim. Due to significant discounts on products, knowledgeable Envision Home Loan Officers and our relationships with local realtors, we have positioned ourselves as a strong community lender with deep roots.

Our Roots...

Run Deep

We saved our members more than \$150,000 in closing cost during 2012 and this year have saved them over \$120,000. Specifically, teachers and educators saved over \$56,000 last year — making a huge impact in their personal financial lives by putting hard-earned dollars back in their wallet. Through our commitment to save members money, our entire community benefits.

Produce Positive Growth

Slowly but surely, the housing market in Tallahassee is improving and many of our members are finding a high quality home at a great price. The Envision Home Loans Team is well connected with local realtors and is experiencing solid growth for new home owners in 2013.

Remain Healthy & Strong

We have Home Loan products (now including FHA, USDA, and VA loans) that are designed to fit your specific need and situation. Our Home Loan Officers are truly experts when it comes to the loan products available and have no problem processing your home loan faster than any other lender in town, by offering in-house underwriting with local servicing.

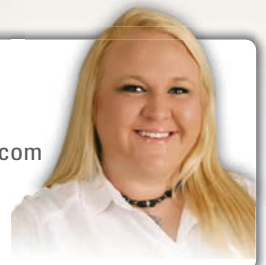
As a trusted community lender, we encourage you to call our Home Loans Team at **(850) 942-9234** for additional information. To apply online for a home loan, please visit www.envisioncu.com.

Save up to
\$1,000
IN CLOSING COSTS
For Your New Home!

Did you know that Envision Credit Union has saved members and educators over \$120,000 in closing costs so far in 2013?

With this amount of savings, we've positioned ourselves as a valued community partner and have established deep roots with our local educators and students. Now is the time for you to take advantage of great prices, purchase a new home and receive closing cost discount of up to \$1,000.

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



*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.

COMMITTED TO EDUCATION

Envision's Swipe For Schools Program

Envision Credit Union launched its **Swipe for Schools** program on August 1, 2013. With every swipe of an **Envision VISA credit card**, Envision donates five cents to Leon County Schools, up to \$10,000. These funds will provide meals and books to students who need them over the 2013-2014 Spring Break Holiday.

Members with a current **Envision VISA credit card** are automatically enrolled in the **Swipe for Schools** program and immediately start contributing funds towards Leon County Schools Foundation. Members' ability to earn ScoreCard Reward Points® or CashBack® is not affected by this change.

We know education is important to our members and our community, and we invite you to join us in this special effort by

WITH EVERY
SWIPE
of an Envision VISA credit card,
five cents will be donated to the
Foundation for Leon County
Schools, up to \$10,000.

using your **Envision VISA credit card** whenever you make a purchase so that together, we can make a difference for our children and our schools.

For more information, we encourage you to visit envisioncu.com/swipeforschools to see what the program has to offer or to apply for an **Envision VISA credit card**. Be Sure to Vote for your School!



Thank You!

Academic Planner. We have received some great reviews on this year's planner and would like to share the credit with all the individuals that contributed to the success of the 2013-2014 Envision Academic Planner. A Special Thank You to the following educators who took time out during the summer to collaborate with us in creating this planner; **Diane Owens, Sara Hogan, Priscilla Hudson, Kimberly Perez, Anicia Robinson, Manny Joanos, William Berlow, Dr. Marvin Henderson, LaToya Montgomery, and Sheila Costigan.**



Envision's School Involvement Program (SIP)

Envision Credit Union's desire to help support the educational community does not stop with financial benefits to our educators. This year Envision has launched a school involvement program (SIP) designated to strengthen our ties within the education community by volunteering at schools in Leon County with Title I status. This new program is comprised of seven Envision employees designated as mentors and eleven other employees that have signed up as volunteers. At Envision, we believe in "people helping people" and as our mantra, we feel Envision's new school involvement task force program is just one more step when it comes to giving back to education.

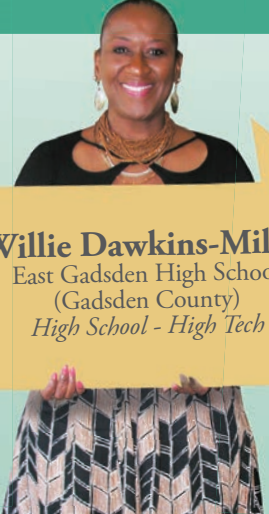


2013 Summer Classroom Grant Winners


Envision Credit Union is eager to support classroom projects and initiatives that focus on financial education, technology and community service. Teachers within our community are able to apply four times a year for a chance to receive one of six \$500 Classroom Grants to help fund their projects. **The next deadline to apply for a Fall Grant is October 31st.** **Congratulations to the following teachers for winning a Summer 2013 grant:**



Cheri Howard
W.T Moore Elementary School
(Leon County)
Community Service Novels




Willie Dawkins-Miller
East Gadsden High School
(Gadsden County)
High School - High Tech



Jamie Formato
Woodville Elementary School
(Leon County)
Woodville Wonder Kids: Leaders in Service Learning



Kimberly Sims
Fort Braden Elementary School
(Leon County)
Carnegie Learning Math Curriculum



Deana Davis
Medart Elementary School
(Wakulla County)
Increased Student Involvement & Growth Through Technology



Donna Young
Wakulla Middle School
(Wakulla County)
Slicing the Pie Correctly



SHOW YOUR
SCHOOL
SPIRIT

Vote for your favorite
Leon County School to
receive a new mascot
costume from Envision
Credit Union! Vote online
through March 14, 2014.

www.envisioncu.com/SwipeforSchools

