

# SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | WINTER 2013

## 2013:

### THE YEAR OF THE CAR



- Dr. Croteau Appointed
- Classroom Grant Winners
- Card Program Value
- Envisioneer Selected
- eCommerce
- Nominating Committee Report

**The Year  
of The Car - Pg. 4**

# EVENTS & ANNOUNCEMENTS



**Dr. Sam McCall**

## Nominating Committee Report for 2013 – Dr. Sam McCall

The Nominating Committee is pleased to submit the following qualified member as a nominee to serve a five-year term on the Credit Union Board of Directors. Dr. Sam McCall has been a member of Envision Credit Union since 1973. He graduated from the University of West Florida with a Bachelor's degree in accounting and earned Master's and Doctorate degrees from Florida State University. Dr. McCall will retire as the City Auditor for the City of Tallahassee on March 31, 2013. He is a Certified Public Accountant, Certified Internal Auditor, Certified Government Auditing Professional, and a Certified Government Financial Manager.

He served on the Credit Union Supervisory Committee to which he was appointed from 2003 to 2008. Dr. McCall has served on the Board of Directors since 2008 and is the Chair of the Asset & Liability Committee (ALCO). In early 2012, he was also appointed to a five-year term on the Federal Accounting Standards Advisory Board (FASAB) in Washington, DC.

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 10, 2013. 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 25, 2013.



## Dr. Croteau Appointed to the Florida Commission on Community Service

Governor Rick Scott has appointed James M. (Jim) Croteau, Ph.D., a member of our Board of Directors, to the Florida Commission on Community Service. Dr. Croteau was appointed to a term ending in 2015 for the governor's initiative known as Volunteer Florida. He believes that only through volunteer community involvement can we overcome individual and community problems, especially in these times of declining government assistance. Dr. Croteau continues his own volunteer work at Elder Care Services, as a member of the Leon-Wakulla Retired Educators Association and as president of the 21st Century Council, a local non-profit organization.

## BOARD OF DIRECTORS

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Karen Samuel,  
2nd Vice Chair  
Dr. James Croteau,  
Secretary  
Dr. Sam McCall,  
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NMLS #506298



# PRESIDENT'S LETTER



## The Power of Teamwork

With any type of relationship, success is based on the ability of individuals to work together as a team. Since Envision Credit Union is a financial cooperative owned

by our Members, the power of teamwork is naturally very important to our organization. As we begin looking ahead in 2013, I would like to encourage you to become more engaged in teamwork with your Credit Union. Here are a couple ways to make this happen by utilizing some of our most valuable products – auto loans, credit and debit cards and our mortgage products.

**Auto Loans** – Envision has your best interest in mind, the best rates with the longest terms and a great auto buying service. When you are ready to purchase, team up with our lending staff and understand all the options available to you. Don't believe the hype created by the 0% financing offers from the dealers and low rates with shorter terms. Our rate of 2.49% APR for up to 72 months assures you the most affordable monthly payment.

**Debit and Credit Cards** – As you will see in this newsletter, our debit and credit cards are being used more than ever before. The goal of designing a card program that offers great value for frequent use has become a reality. You can engage in teamwork in this area by continuing to use your cards as much as possible – not just for large purchases but for everyday transactions as well. With inflation on groceries and gas expected to rise 4% this year let your card help lessen this increase.

My message is simple: the more you utilize our valuable products and services, the more financial resources and development can be used to improve your overall banking experience. Now that's what I call teamwork!

Thank you for your Membership!

Sincerely,

Darryl G. Worrell  
President/CEO

At Home or  
On-The-Go  
Open Envision  
Accounts and  
Apply for Loans  
Online at

[envisioncu.com](http://envisioncu.com)



# 2013: THE YEAR OF THE CAR



**W**ith all the negative attention the economy received in recent years, some positive information is finally making its way to the surface. In late 2012, we learned that one area of the economy is beginning to stand on solid ground—the automobile market. If you have been waiting for the ideal moment to purchase a new vehicle, look no further than in 2013. We like to call it, “*The Year of the Car!*”

One of the most influential factors associated with great auto deals in 2013 is the record number of vehicles produced during the past few months. In fact, auto makers sold a record 1.1 million new cars back in November of 2012. Another important factor relates to the vast ownership of used vehicles. During the recession, most individuals passed on a new car and purchased a used model in order to save. Now, those vehicles are reaching the point of replacement.

**Here’s where Envision comes in:** our auto loan rate (as low as 2.49% APR and terms up to 72 months) gives you the opportunity to purchase a new vehicle with a monthly payment you can afford. Also, we offer the flexibility of applying for your auto loan either over the phone, in person at one of our convenient financial centers, or online at [www.envisioncu.com](http://www.envisioncu.com). We understand that financial challenges are common these days and that every cent counts. We’ll work diligently not only to decrease your monthly payment but also to save you hundreds of dollars over the life of the loan.

Get The Envision  
Home Loan Advantage!  
**\$500 OFF\*** CLOSING COSTS

*Mention this offer at application. Some conditions apply.*

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- Local Servicing
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- A Federally Insured Financial Institution
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\*Mention this offer at time of application. Limit one coupon per household. Not to be combined with other offers. Not redeemable for cash. Closing Costs will be reduced up to \$500 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.

# CARD PROGRAM VALUE

The value of our debit and credit card program has grown tremendously over the last few years. We recognize that the driving force behind this success has been our teamwork with you. Our program has a firm foundation with significant pieces such as a 5-star rating from the Credit Card Connection, our Picture Card and Instant Issue features, and most importantly, our ScoreCard® Reward Points and CashBack® redemption opportunities. As more positive momentum is created, it is clear that you are enjoying the value associated with our cards.

Envision is proud to announce that 2012 was another record year for our card program pay-out to Members. Our commitment remains strong to offer the Membership the best valued products in the market. Can we count on your support and teamwork to achieve greater success in 2013?

As a way to illustrate the value of our VISA debit and credit card rewards program, we asked a few of our top ScoreCard® Reward Points and CashBack® earning Members in 2012 to share techniques and benefits that could help you reap more rewards in the New Year.

**MemberTip #1 - Use for Everyday Purchases:** The more Members used their VISA debit or credit card for everyday purchases, the more rewards they received. Some reported using their card for purchases totaling thousands of dollars while others admitted to charging as little as \$0.59 at a time. Overall, the mindset of using their card everyday has paid off big!

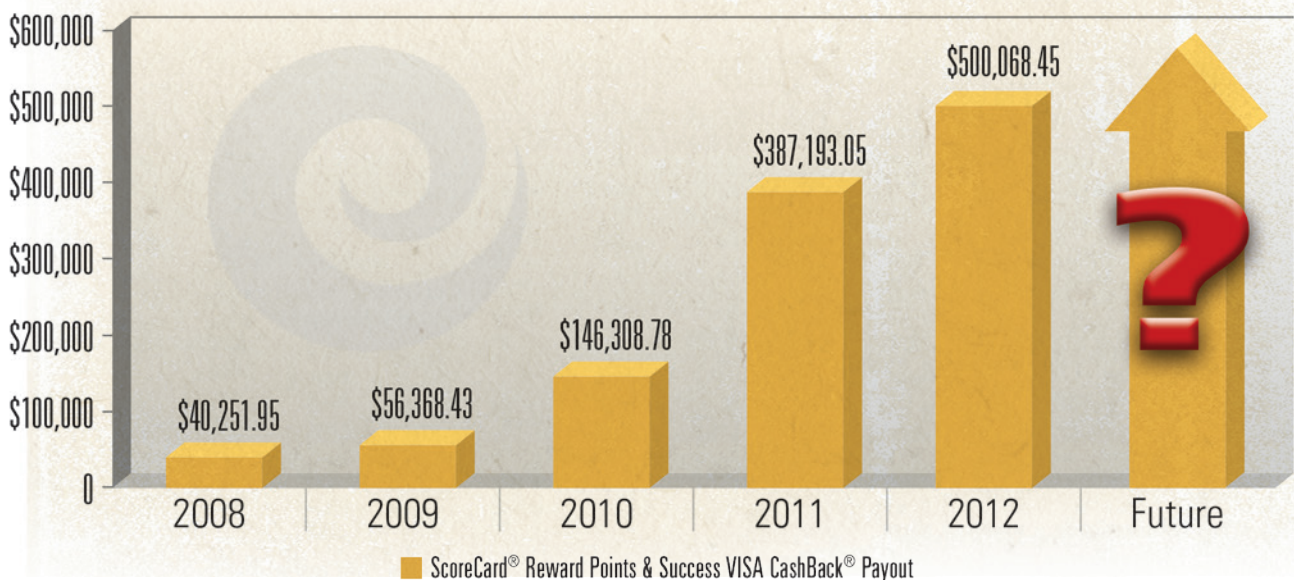
**MemberTip #2 - Don't Forget Special Occasions:** Although the funds were saved up for certain purchases, some Members used their VISA debit or credit card to renovate their homes or for travel arrangements. The opportunity to earn more ScoreCard® Reward Points or CashBack® was hard to pass up!

**MemberTip #3 - Avoid Fees & Interest:** Members who got in the habit of using their VISA credit card frequently AND paying off the card balance on time each month had the added benefit of no fees or interest. Also, our free eBranch service allowed for easy payment each month.



**Another Great Tip! – coink Savings:** Open up a Coink Account and we'll "round up" your debit card purchases to help you build up your savings.

## Envision Card Program Pay-Out



# Committed to Education



THE  
**ENVISIONEER**  
2013



## Envisioneer 2013 Winner — LaToya Montgomery

Congratulations to LaToya Montgomery on becoming our first Envisioneer ambassador. Montgomery, the Dean of Magnet Programs at Griffin Middle School, was one of three teachers in the running for this position—which is designed to provide deeper financial education to both teachers and students in Leon County. The other two finalists were Beth Button, a Science teacher at Lincoln High School, and Matthew Guyton, a Science teacher from Leon High School.

Montgomery was the winner by popular votes that were collected on [www.successforeducators.com](http://www.successforeducators.com) over a four week period—December 20, 2012 to January 16, 2013. Members and employees of Envision, fellow teachers and education staff, and the community were all encouraged to vote for their favorite candidate. Each of the top three candidates created a video addressing the topics of critical financial challenges facing teachers today. The video was on display during the voting process.

Montgomery is in her 8th year as an educator and considers the career her true passion. In 2012, she was nominated for one of the most esteemed awards of her career, Teacher of the Year at Griffin Middle School! She is a Tallahassee native and a FAMU graduate where she studied Economics and thereafter pursued a M.B.A and Ed.S. in Educational Leadership. Montgomery has been married for the past six years and has two daughters, who she simply adores! She will begin her duties as our first Envisioneer in early February and her commentary can be seen at [www.successforeducators.com](http://www.successforeducators.com).



### Beth Button, Finalist:

Beth Button currently teaches Biology and AP Environmental Science at Lincoln High School, where she also serves as the Advanced Placement director. Beth has been awarded Teacher of the Year at Swift Creek Middle School, and has been granted the opportunity to train teachers in common core, reading, science, and technology.



### Matthew Guyton, Finalist:

Matthew has been living in Tallahassee since 1995 and has been employed as a Leon County teacher since 1998. He has been teaching science at Leon High for the past 10 years. Matthew was Leon High School's Teacher of the Year in 2012, as well as the Leon Association of Science Teachers, Teacher of the Year in 2011.



## Special Educator Auto Loan Offer: No Payments for 6 Months, and Rates as Low as 2.49% APR!\*

\*Minimum loan amount is \$10,000.

\*Annual Percentage Rate. Minimum Loan Amount is \$10,000 and the model year must be no older than 2008. Terms of up to 72 months at 2.49% Annual Percentage Rate are available to qualified applicants who meet our credit worthiness criteria; have a minimum credit score of 640; and 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. Six months until first payment program will be available to qualified borrowers. Auto loans being refinanced must be currently held by another lender. Interest will accrue during the period until first payment and will cause a slightly higher monthly payment overall throughout the life of the loan (\$3.00 to \$12.00 per month) depending on term, loan amount and rate. A \$20,000 loan at 2.49% Annual Percentage Rate results in 72 monthly payments of \$299.33 based on a 78 month term (6 months of no payment). There is no penalty for paying off the loan early. You are not required to wait until the end of any no-payment period for the first payment. Promotion subject to termination at any time without prior notice.

# Classroom Grants Increased to \$500

The fall 2012 Classroom Grant selection period started off with a bang! Not only did Envision increase the number of grants awarded per quarter from four to six, but each grant increased from \$250 to \$500. In response, over 30 enthusiastic teachers submitted an application in our three categories: Financial Literacy, Community Service, and Technology.

We are pleased to announce the following winners of the fall 2012 Classroom Grant selection period:



Cori Revell, Crawfordville Elementary School  
(Wakulla County)



Elaine Harrison, Gretchen Everhart School  
(Leon County)



Elena Myhre, Shadeville Elementary School  
(Wakulla County)



Jennifer Mock, R. Frank Nims Middle School  
(Leon County)



Martha Clark, Adult & Community Education  
(Leon County)



Sally Feehrer, Oak Ridge Elementary School  
(Leon County)

If you are interested in submitting an application for one of our winter 2013 Classroom Grants, please visit [www.successforeducators.com](http://www.successforeducators.com). Be sure to review the new scoring rubric for a better understanding of the evaluation process.



## HOME LOANS



NMLS ID# 506298

# \$1,000 Off

## Closing Costs for Teachers & School Employees.\*

\*Mention this offer at time of application. Limit one coupon per household. Not to be combined with other offers. Not redeemable for cash. Closing Costs will be reduced up to \$1,000 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.



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\*Minimum Loan Amount is \$10,000 and the model year must be no older than a 2008. Terms of up to 72 months at 2.49% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 640; have an open and current Envision VISA credit card, checking account, and enroll with automatic deduction of 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. A \$20,000 loan at 2.49% Annual Percentage Rate for 72 months results in 72 monthly payments of \$299.33 each.