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President's Letter Fall is in the air . . .

"To everything there is a season, and a time to every purpose under heaven". The Summer season has set and so has the working career of Bill Enfinger, President and CEO of FOCUS Credit Union for twenty seven years and our EVP – Chief Lending Officer for the last seven. I'd like to first say "THANK YOU" to Bill for dedicating over 34 years focusing on member service. Bill is a true testament of the credit union mantra of "people helping people".

Also, during the summer Envision Credit Union was announced one of the Best Companies to work for in the state of Florida. This is an incredible honor and we are excited to accept this award. As a leader, knowing our employees love where they work makes coming into work that much better each day!

Envision Credit Union launched our fourth annual Envision No Hunger campaign with the Second Harvest of the Big Bend. This initiative is to help fund school pantries in our local communities. Envision matched dollar for dollar up to \$30,000 and I am happy to say we hit it out of the park, raising more than \$87,000. We are so thankful for the community's support in this initiative.

Fall is in the air and the kids are back at school and this means you are busy making lunches, helping with homework, and studying with your kids. Save time on financial visits with our online banking right from your phone or computer. As an education credit union, I want to remind our Educators to visit our website to educator tools and to apply for the classroom grants that are available. We know how hard you work for our children and want to work just as hard for you.

As we look to the remainder of the year, I am excited to announce some new programs Envision has available to our members. You can now refer your friends to Envision Credit Union and receive up to \$250.00. We hope that you take advantage of adding some extra cash to your pocket while sharing your favorite financial institution with friends and family. Another exciting addition is our online scheduling tool. You can now visit our website and schedule an appointment with a financial center of your choice that fits into your busy schedule, just visit www.envisioncu.com/schedule.

Thanks to YOU, our members, for continuing to trust Envision Credit Union and as I always say . . . WHERE YOU BANK MATTERS.

Sincerely,

50/2

Darryl Worrell President/CEO

OUR NEXT ANNUAL MEETING

The 2023 Annual Meeting will take place on February 22nd, 2024.

HOLIDAY CLOSURES

FRIDAY, NOV. 10TH

Veterans Day (Observed)

SATURDAY, NOV. 11TH

Veterans Day

THURSDAY, NOV. 23RD
Thanksgiving Holiday

FRIDAY, NOV. 25TH & SATURDAY, NOV. 26TH
Friday & Saturday After Thanksgiving Holiday

MONDAY, DEC. 25TH
Christmas



Congratulations on retirement, Bill Enfinger!

Bill became President and CEO of FOCUS in 1989, growing the credit union from \$20 million in assets serving the employees of Florida State Hospital with one location in Chattahoochee to over \$130 million with locations in Chattahoochee, Quincy and Marianna Florida and Bainbridge Georgia. During this time Bill earned the Certified Credit Union Executive Designation (CCUE) and obtained certifications from the CUNA Southeast Credit Union Management School and CUNA Credit Union Investment School. He also served as Chair of the Florida Credit Union Political Action Committee and served on the Tallahassee Chapter of Credit Unions Board of Directors.

With Bill's steadfast leadership our FOCUS based membership has grown to over \$200 million in assets. Bill has impacted many members over the last thirty-four years and he will be greatly missed by members, employees and fellow executives! Congratulations Bill, and THANK YOU!







our website.



Envision Credit Union was voted one of the best places to work in Florida!

Envision Staff Members

Ihank you tor
making Envision
one of the best
companies to work
for – it's true that
where you work
matters – you make
a difference in the
lives of our members
and our community,
and you help shape
our unique culture.
Congratulations!

Darryl,



Lifestyle Loans a loan built for your needs

When you're making plans and need a personal loan, Envision's Lifestyle Loan is a valuable resource. You have the freedom to use the loan for any purpose, such as purchases or debt consolidation, and a competitive interest rate can save you money.

envisioncu.com/lifestyle





Refer A Friend Earn up to \$250

Check out the new Refer-A-Friend program!

Members can now get rewarded for letting friends know about Envision.

Receive a \$50 Visa Reward Card when your friend registers and completes the following within 90 days of becoming an Envision Credit Union member:

- Opens a share account and a personal checking account
- Completes ten debit card transactions (excluding ATM transactions)
- Completes one direct deposit of at least \$100

Your friend can also earn a \$50 Visa Reward Card!

For full details, visit:



NCUA



OUR COMMUNITY OUR COMMITMENT

2024 Flamingo Challenge Accepted!

In October, we chose **Archbold Foundation**, in Thomasville, Georgia, as our Breast Cancer Awareness recipient. We joined our friends at First Commerce Credit Union in the 2024 Flamingo Challenge, a community fundraiser where flocks of flamingos are used to raise awareness and funds for local breast cancer patients. Our donation will go towards the Archbold Cancer Center Resource Fund, which directly benefits underserved patients in the region by providing items for patients undergoing treatment.





Supporting Second Harvest

Envision joined a community-wide packing blitz supporting Second Harvest of the Big Bend at the Donald L Tucker Civic Center. Our team (combined with our friends from BowStern Marketing) covered a 2-hour shift, in a 12-hour event, packing food for seniors, boxes of dry goods for families, and meals for children facing food insecurity in our area.

Financial Education

We're making financial education fun, engaging and FREE! We offer workshops for all age groups.

Want to attend a workshop? Please visit our website to find out workshop dates and locations, we can't wait to see you!

Want to set up a workshop? We'll even come as guest speakers for your event, school, classroom, or community group. We'll explain complex topics in a simple way while leaving a smile on your face.

Visit our website for details:

envisioncu.com/financialeducation (2)



Crosswalks To Classrooms at Hartsfield Elementary

Presented by Envision Credit Union & Knight Creative Communities Institute

The artistic crosswalk outside of Hartsfield Elementary School marks the 11th school crosswalk completed in 2023. That brings the total number of students impacted to 3,000! These crosswalk projects enhance placemaking and neighborhood beauty, but they also improve safety for students crossing the street. These beautified crosswalks will continue to inspire, connect, and keep our community safe one brushstroke at a time.

2023 Crosswalks To Classrooms Community Catalyst

Envision Credit Union, The City of Tallahassee, Hartsfield elementary, Artists Jay Giroux of Greater Public Studio, School Board Members and Vice Chair Rosanne Wood, Commissioner and KCCI board Member Rick Minor.

Together, the 2023 Catalysts helped to make these initiatives possible! Keep an eye out for the next three crosswalk art installations coming to W.T. Moore Elementary on Dempsy Mayo Road – we look forward to creating a safer environment for these students!







Envision No Hunger

Our 4th annual Envision No Hunger campaign brought in \$87,000 in support of Second Harvest of the Big Bend's pantry program. With these funds, we've helped fully stock 9 school pantries for an entire school year! This is an expansion of the backpack program that helps to maximize our impact.



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OUR COMMUNITY OUR COMMITMENT

Congratulations to all of our Classroom Grants Winners!

We continue to give back to our community's educators. To say thank you, we gave our \$500 classroom grants to ensure their school year went smoothly. We're so excited to continue celebrating the teachers in our community!



FORT BRADEN ELEMENTARY



Rachel Z. SCHOOL OF ARTS & SCIENCES



Parislynn S. SPRINGWOOD ELEMENTARY



Courtney H. MALONE HIGH SCHOOL



Timotheus H. AMOS P. GODBY HIGH SCHOOL



Jennifer V. KILLEARN LAKES ELEMENTARY



Mandy R. THOMAS HIGH SCHOOL



Brady B. CAIRO HIGH SCHOOL



SCHOOL OF ARTS & SCIENCES



Laura H.



Cera K. CONLEY ELEMENTARY



Dillards P. SCHOOL OF ARTS & SCIENCES



Maurica P. KILLEARN LAKES ELEMENTARY



Rhiana T. WAKULLA MIDDLE SCHOOL



Maribel R. TALLAHASSEE SCHOOL OF MATH & SCIENCE



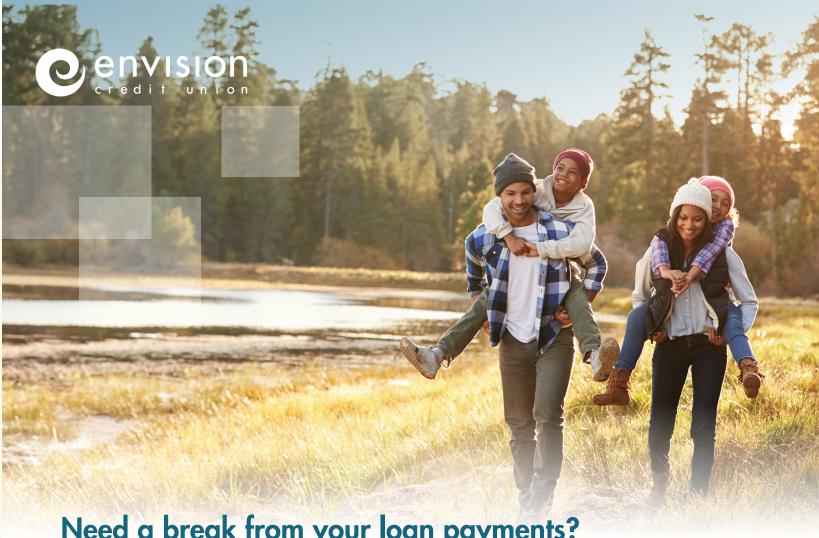
Kameron C. AMOS P. GODBY HIGH SCHOOL



Lisa F. **ROBERTS ELEMENTARY**







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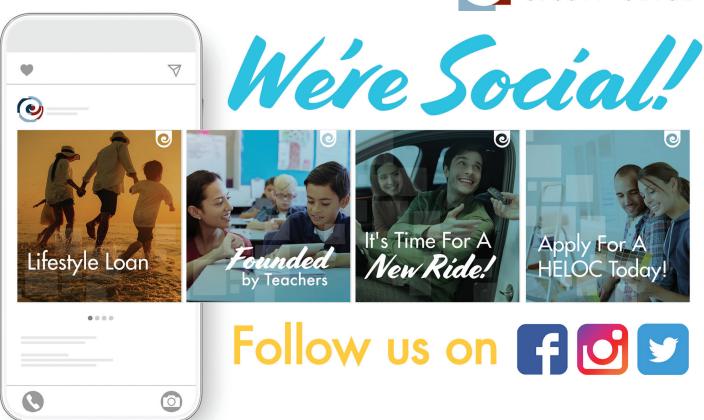


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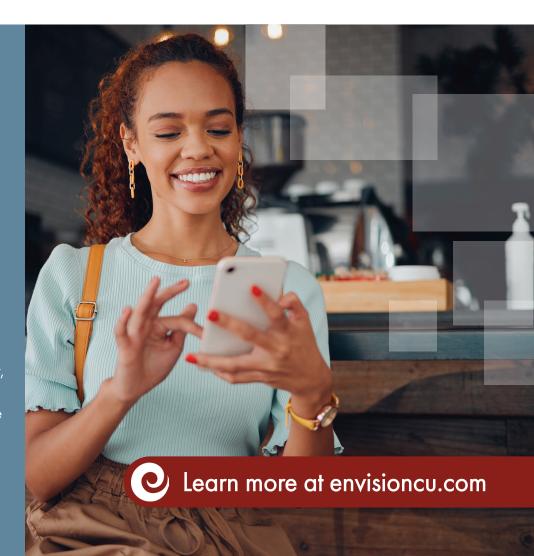




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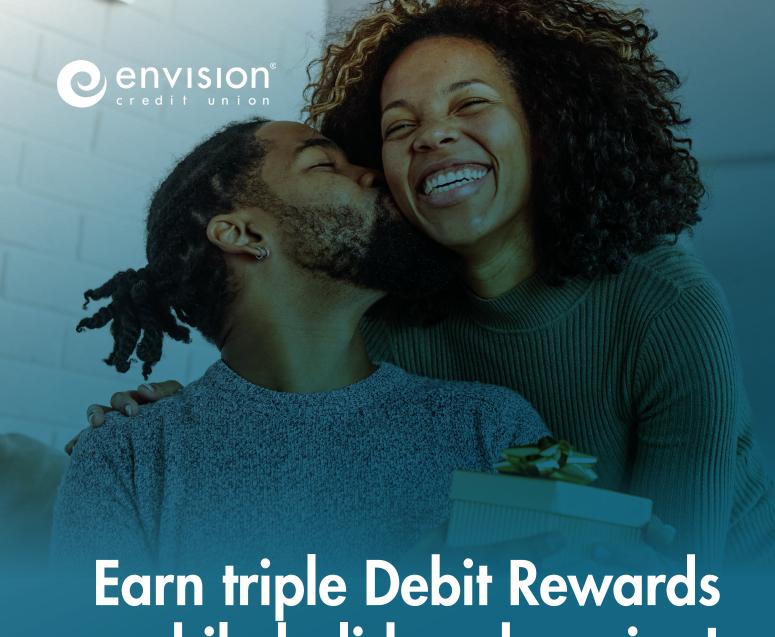
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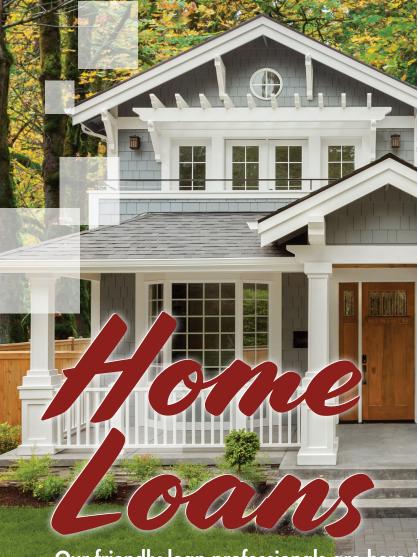
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Our friendly loan professionals are here to help every step of the way. Get the best rate on your mortgage before you step into your new home.

envisioncu.com/mortgage

At Envision Credit Union, we understand that buying a home is one of the biggest financial decisions you'll ever make. That's why we're committed to providing our members with competitive mortgage rates, exceptional service, and a variety of options to help them achieve their dream of homeownership. Whether you're a first-time homebuyer or looking to refinance your current mortgage, we have a mortgage solution that can fit your unique needs.

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