

BOARD OF DIRECTORS

DR. CASSANDRA J. GRAYSON CHAIR

ALETTA SHUTES
1ST VICE CHAIR

GENE MCNEASE 2ND VICE CHAIR

LINDA PRESLEY SMITH TREASURER

> GENE MORGAN SECRETARY

DR. CHRISTOPHER SMALL DIRECTOR

SUPERVISORY COMMITTEE

CHANDLER RUSSELL CHAIR

DR. RONALD CARNEY
DR. CHRISTOPHER SMALL

PRESIDENT'S LETTER

Letter Title

Dear Valued Member,

As we enter the end of summer heat and the back-to-school season, I want to take a moment to reflect on the importance of education and how it has shaped our Credit Union. 10 teachers founded our Credit Union 70 years ago and we continue to focus on educators and our mission of supporting them, our communities, and offering financial literacy.

At Envision, our mission goes beyond offering financial services—we strive to be a partner in your journey. We are pleased to share some exciting updates that reflect our ongoing commitment to you and our community:

Competitive Rates: To help you manage your finances more effectively, we offer some of the most competitive rates on savings accounts, auto loans and personal loans. These low rates are designed to provide you with greater financial flexibility, whether you're managing everyday expenses or planning for future goals.

Financial Education Programs: Education extends beyond the classroom, and we believe in empowering our members with the tools they need to thrive financially. We offer various financial wellness programs, including budgeting workshops and one-on-one consultations, to help you make the most of your money and plan for a successful future. Feel free to visit our self-serve financial education platforms at www.EnvisionCU.com/moneywise Community Givebacks: We are proud to invest in our community. This year, we are celebrating our 5th Annual Envision No Hunger campaign. This was another successful year of raising more than \$60,000 for Second Harvest of the Big Bend food pantries. We also celebrated our 70th anniversary by giving money to 70 members for back-to-school

shopping. From funding community projects to contributing to local schools, we are dedicated to making a positive impact where it's needed most.

Finally, I am happy to announce Envision Credit Union has again been named as a Best Place to Work 2024 by Florida Trends. This is a huge accomplishment and I'm proud to lead this organization while they find it a BEST place to work. Your membership is at the heart of everything we do, and we are honored to support you during this exciting time of year. If you have any questions or need assistance with our financial products or community programs, please feel free to contact us.

Thank you for being a valued member and WHERE YOU BANK MATTERS.

Sincerely,

Darryl Worrell, President & CEO

Annual Meeting to Take Place Feb 20th, 2025
Attend virtually or in-person at 600 North Monroe,
Tallahassee, FL 32301 at 7PM EST.

2024
HOLIDAY
CLOSURES

Monday, September 2 Labor Day Monday, October 14 Columbus Day Monday, November 11 Veterans Day

Thursday, November 28
Friday, November 29
Thanksgiving Holiday
Wednesday, December 25
Christmas Holiday
Wednesday, January 1
2025 New Years Day



Relax now and pay later for just \$15 per skip!

Now available year round.

Take a break from your bills for just \$15 per skip. You can skip a loan payment two times within a 12 month period per eligible loan.

Check out our qualified loans:

- Auto Loans
- Lifestyle Loans
- Boat Loans
- Farm Equipment Loans

Scan here to apply for Skip A Payment

See full details at envisioncu.com/skip

*To be eligible for this offer, all Credit Union loans and accounts must be in good standing. Mortgage loans, Home Equity loans, Home Equity lines of credit, Holiday loans, Extra Credit Loans, Extra Credit at Work Loans, Consumer lines of credit, credit cards, and commercial loans are not eligible. If you have requested a skip for an ineligible loan account, such loan will not be part of any Credit Union approval of any other loan(s). Loans must be at least 90 days old and may not be past due or more than 60 days paid ahead to be eligible







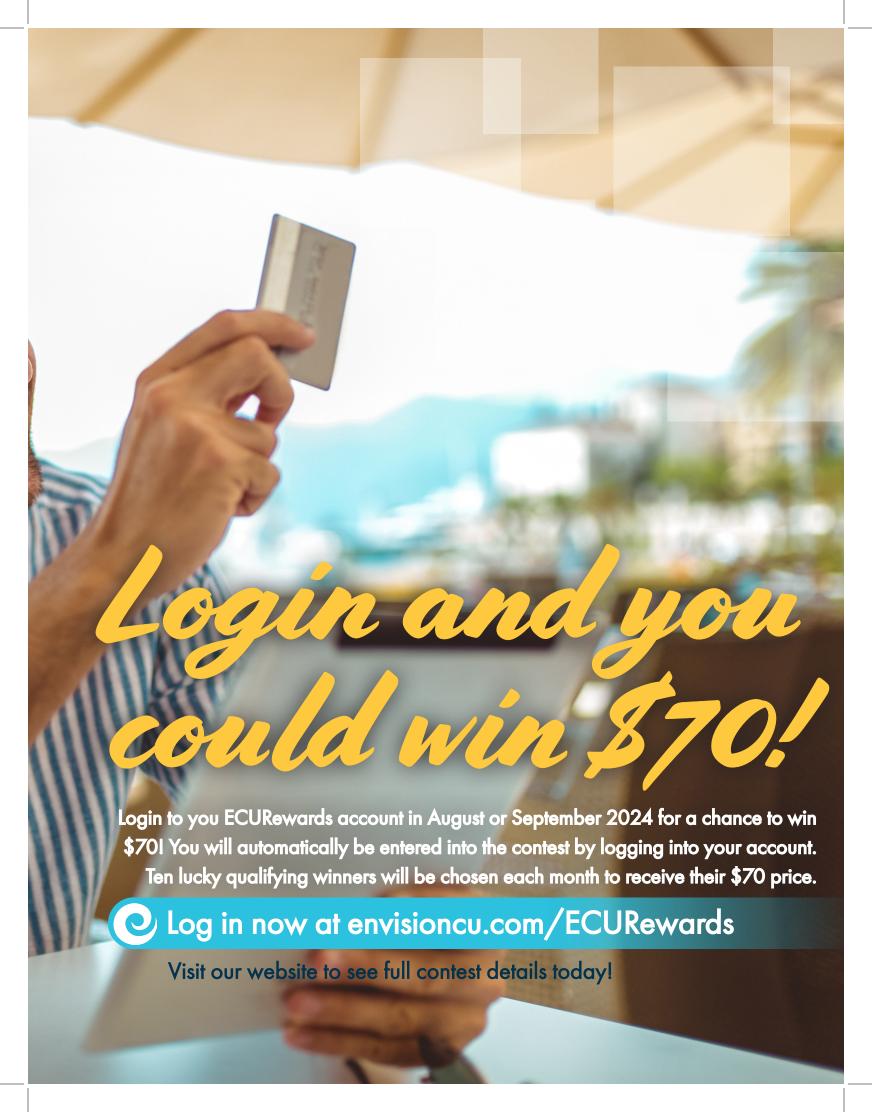
Start earning as soon as your next purchase! Simply pay debit and select "credit" to earn ECU Rewards. Yes, it's really that simple! Track and redeem your points here...

envisioncu.com/ECURewards

Scan here to dive into ECURewards!







Contest Winners 24

















January

The January Thomasville auto winner received \$2,400 for fuel for a year!

February

The Share The Love Auto Sweepstakes winner received \$700! We donated a matching \$700 to a charity or non-profit of his choice within our service areas.

The winner chose to give the matching donation to a local youth center he attended while growing up in Tallahassee.

March

The March Lucky Number $$\underline{7}$ 00 auto winner received a mini Green Egg Grill and several gift cards!

April

The April Flower Power Auto Sweepstakes winner won \$700 in gift cards to nurseries and home & garden stores.

May

In May we gave \$700 to a lucky auto winner to go towards a summer vacation!

lune

Our June Father's Day Sweepstakes winner received a 40 gallon RTIC cooler, along with a sporting goods and home improvement store gift card.

July Auto & Debit

Our July Ultimate Auto Care Kit winner received a brand new shop vac, portable air compressor and jump box, and luxury car wash kit. The July Debit Swipe Contest winner received \$700 just for swiping her debit card 40+ times in July!

Thank you all for choosing Envision Credit Union for your banking and financing needs!



You have a chance to win \$100 just for watching MoneyWi\$e financial education videos.

Need a little extra enticement? All new MoneyWi\$e users will be eligible to win \$100 Visa gift cards. Just log in and complete a playlist to be automatically entered into one of our drawings. Official rules and full details are available on our website.

What is Money Wise? We're so glad you asked! Money Wise is a comprehensive selection of free financial education

resources. MoneyWise is designed to help our members gain a better understanding of their finances, set and achieve their financial goals, and take greater control of their money. MoneyWi\$e is like having your own on-line financial library that you can access at any time. Topics are displayed in playlists. So you can just choose a playlist based on your personal needs.



Visit our website to see full contest details today!





OUR COMMUNITY OUR COMMITMENT

Our Envision Credit Union Community Development crew teamed up with our friends at Second Harvest of The Big Bend in July 2024. They spent the day filling boxes with quality fresh foods to be distributed throughout big bend communities. These food boxes will help supply emergency food pantries, soup kitchens, homeless shelters, children's homes, homes for the mentally disabled, and domestic violence shelters.









We are proud to be Bainbridge's best credit union!

Thank you for making Envision the number one credit union in Bainbridge, Georgia. What a way to celebrate Envision's 70th anniversary! We value your membership and look forward to continuing to offer excellent service to the members of our Bainbridge community.





Envision Credit Union has been selected for the Best Companies to Work 2024!

We love what we do!





Thank you to the Envision team for making Envision a wonderful place to work. Great service starts with valued employees who love what they do. You are what sets Envision apart!



Want to be a part of the Envision team? Apply on our website today!



Supporting education is what we do! We are proud to have gifted a total of \$4,900 towards back-to-school shopping this year. This is one of many special initiatives we've had the honor of initiating in celebration of Envision's 70th anniversary!

We plan to keep the celebration going all year long with special give backs and initiatives. You can join the celebration by following along on social media and signing up for email newsletters on our website!

envisioncu.com/News C

Sign up for eVision and follow us today!

Follow us, wére social!









Between our complementary auto advisor program, no payments for the first 90 days, and incredible loan rates, there is no better time than now to finance your dream vehicle. Our auto advisors and loan experts are standing by to help you with every step of the vehicle shopping and lending process.

Start at envisioncu.com/auto

Visit our website to see rates or to apply on-line!





Unlock your dream home for less!

Our experienced loan officers will guide you through the entire process, from pre-approval to closing, to ensure a smooth and stress-free experience. Plus, as a member-owned financial center, we're invested in our members' financial success, so you can trust that we'll always have your best interests at heart. Come see us today and let us help you take the first step toward owning your dream home.



envisioncu.com/mortgage (2)

Scan here to see rates or apply on-line!









This could be you...

Banking from anywhere with the convenience of eServices. Enjoy banking on your own terms.

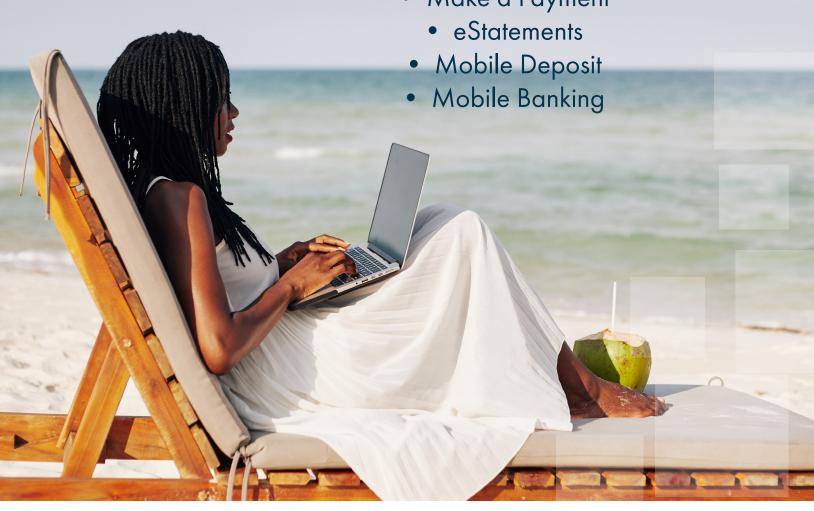


eServices we offer

- Online banking
- Online Bill Pay
- Money Management
 - Move Money
 - Make a Payment









P.O. Box 5198 Tallahassee, FL 32314-5198 www.envisioncu.com





Scan to learn more about our auto loans, to see rates, or to apply on-line today!

