

# engage

The newsletter for members of Envision Credit Union

## *Winter 2024*

We're gathering the best deals for you!

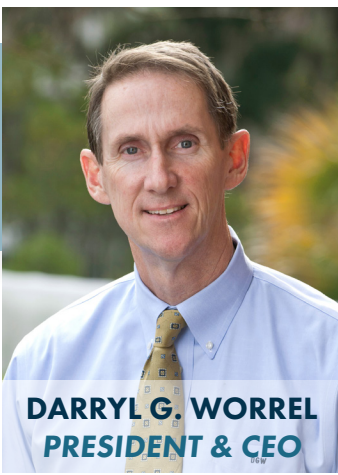


### A LOOK INSIDE

Fix up for the holidays with a HELOC  
Earn double ecuRewards on every debit purchase  
Finance now and start the new year in your dream home







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**PRESIDENT & CEO**

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## PRESIDENT'S LETTER

# *Make Goals Realities*

**Dear Members,**

As we move closer to a new year, I am reminded of what makes our credit union community so special—our commitment to each other. Each of you is part of a member-owned institution that exists solely to support your financial well-being, and we strive to make meaningful impacts both in your lives and in the broader community we serve. This spirit of giveback drives everything we do, from supporting local nonprofits to offering financial tools designed to help you reach your goals.

**Community Giveback**

Supporting our community remains at the heart of our mission. By giving back through partnerships with local organizations, financial education programs, and volunteer efforts, we help build stronger communities. This past year, we launched our first Impact Day. While the credit Union closed on October 14, our employees were out in the communities giving back to nearly 20 organizations. We are excited to continue this important work and welcome your input on ways we can better serve and improve our community.

**Auto Loans That Put You in the Driver's Seat**

Whether you're upgrading your current vehicle or buying your first car, we know how important a reliable vehicle is for managing life's demands. That's why we offer competitive auto loan rates and flexible financing options tailored to fit your budget. With lower rates on auto loans thanks to the Fed's recent decisions, car ownership is more accessible than ever, ensuring you can get where you need to go without sacrificing financial peace of mind. We also offer 90 day no pay on our popular auto loans.

The recent rate drop by the Federal Reserve presents unique opportunities for our members, especially those looking to finance major purchases. Lower interest rates mean lower borrowing costs, and we're committed to passing these savings on to you. Whether you're considering an auto

loan, a home refinance, or a personal loan, now is an excellent time to take advantage of the favorable rates and keep more money in your pocket. Our team is here to answer any questions and to help you make the most of this opportunity.

**ecuRewards for Everyday Spending**

Every swipe of your debit card is an opportunity to earn with our ecuRewards program. We believe that everyday transactions should contribute to something bigger. From groceries to gas, your purchases help you earn points towards gifts for yourself or others. It's one more way we're working to bring extra value to your membership. Make sure you swipe your debit card and choose credit to earn Free ecuRewards. Make sure to login to online banking to view and redeem your points.

**Start Saving for Next Holiday Season**

It's never too early to start planning for the next holiday season. We know that the joy of the holidays can sometimes be accompanied by financial stress, which is why we offer special savings accounts to help you prepare. By setting aside a little each month, you'll be ready to celebrate without financial worry. Our team is here to help you set up automatic transfers or create a savings plan that aligns with your budget.

Thank you for being an integral part of our credit union family. Together, we're building a community where everyone thrives.

As always, we're here to support you with the financial services you need today and the tools to build a brighter tomorrow.

And remember.... Where You Bank Matters

**Darryl Worrell, President & CEO**



## 2024 HOLIDAY CLOSURES

**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**

## Annual Meeting to Take Place February 20th, 2025

Attend virtually or in-person at

600 North Monroe, Tallahassee, FL

32301 at 7PM EST.



# Fix things up for the holidays with a HELOC!



Your wish list is a mile long with plans, projects and family promises. How do you cover all those costs? Your home could be the key. At Envision Credit Union, our home equity products offer affordable funding that can be used for anything from bedroom suites and backyard pools to higher education and dream vacations.

Helpful hint: "Equity" might seem like a complicated concept, but it's really not. To estimate your home's equity, simply take the current market value and subtract the amount remaining on your current mortgage. Envision only offers HELOC's in Florida and Georgia. Learn more on our website!

[envisioncu.com/HELOC](https://envisioncu.com/HELOC)





# ecuRewards Holiday Promo!

Start earning as soon as your next purchase! No registration is needed. Simply pay with your debit card and select "credit" to earn ecuRewards. Yes, it's really that simple! Track and redeem your ecuReward points on-line. You can enjoy prizes ranging from cool gadgets and gift cards to vacation and cruise packages.



[envisioncu.com/ecuRewards](https://envisioncu.com/ecuRewards) 

*Scan here or visit our website to see full  
promo details and learn more about  
ecuRewards!*





# *Double The Cheer!*

**Enjoy double ecuRewards on ALL  
of your debit purchases during  
November & December 2024!**

**70**onvision®  
YEARS credit union





# Need a break from bills?

**Use Skip-A-Pay to free up money for holiday travel plans, holiday shopping, and more!**

Skip-A-Pay is now available year-round. You can skip a loan payment for \$15 per skip. Check out our website to see qualified loans and full details.



[envisioncu.com/skip](https://envisioncu.com/skip)







# Win \$700!

## *Winter Auto Sweepstakes*

**You could win \$700 when you finance or refinance an auto loan with Envision during November or December 2024!**

You'll automatically be entered into the Win \$700 Winter auto Sweepstakes when you finance or refinance an auto loan with Envision during the contest window. You can apply on-line anytime! Please visit our website for full sweepstake details.



[envisioncu.com/auto](https://envisioncu.com/auto) 

*Scan here or visit our website to see full details and learn more about our rates!*







**70**envision<sup>®</sup>  
YEARS credit union

# Member Winners!

We offer special auto loan and ecuReward promotions throughout the year. Lucky auto promo winners can receive anything from a brand new cooler and gift cards to a check for \$1,200! Debit promotions vary from something everyone can enjoy to special promos where only select winners are chosen. Curious about what promotions are happening now? You can check out the current auto and debit promos anytime on our website. Simply visit our auto loan or ecuRewards pages to see full promotion prize and details!

## Auto Winners!

August & September - One lucky winner was chosen each month to receive TWO home game college football tickets!

October - The October winner received \$700 in gas cards and a mini auto detailing kit! Eight runner-up winners will receive their own mini car detail kits and custom Envision merch!



## Don't miss out on special promos!

Visit our website for full promotion details, to apply for an auto loan, or to login to ecuRewards!



*Debit*



*Auto*







## ecuRewards Promos & Winners!

August & September - Login for a chance to win! Ten lucky winners logged into their ecuRewards portal during August or September 2024. Each of the 20 winners received a \$70 gift card!

October - In October Envision members enjoyed the 3X When You Dine ecuRewards promo. Anytime a member grocery shopped, ordered take out, made a fast food stop, or ate out they had the chance to earn triple ecuReward points!





Happy Holidays!







# Submit & Win Contest

## You could win \$100!

Color Owlbert or fully complete the word search puzzle for a chance to win \$100!

To enter into the contest: Post a photo of you with your finished Owlbert coloring or completed word search to Instagram or Facebook and tag Envision Credit Union in your post. Contest submissions will be accepted in November and December of 2024. One lucky winner will be chosen in January 2025. We'll announce and tag the winner on our social pages. So, keep a look out to see if your submission won.

e f e d o o i c e l o d c m w l m p  
d v n s u w v e s z w a r o i c p r  
u x v t d l c r t j l p e r t n d m  
c x i a e a h t a h b d d t h e e v  
a z s t b b e i t r e d i g d t p z  
t m i e i o c f e y r m t a r e o r  
i e o m t u k i m s t c u g a e s q  
o m n e l t i c e k d x n e w n i u  
n b k n o k n a n p u q i v a q t c  
b e s t a i g t t t u k o n l n e k  
b r j s n d n e s a v i n g s i i t  
u l b s r s c r e d i t c o i n k l

Find the following words  
in the puzzle.

Words are hidden in these  
directions... → ↓

savings  
envision  
checking  
debit  
credit

statement  
eteen  
owlaboutkids  
coink  
estatements

loan  
deposit  
withdrawal  
mortgage  
certificate

creditunion  
education  
member  
statement  
owlbert

It's never too early to start saving! Check out our  
Owl About Kids Savings Accounts at [envisioncu.com/Owlkids](https://envisioncu.com/Owlkids)







# You could win \$100!

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

Need a little extra enticement to expand your financial knowledge? All new MoneyWi\$e users will be eligible to win a \$100 Visa gift card. 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.

We're so glad you asked! MoneyWi\$e is a comprehensive selection of free financial education resources. MoneyWi\$e 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.

 **Start at [envisioncu.com/MoneyWi\\$e](https://envisioncu.com/MoneyWi$e)**

Visit our website to see full contest details today!





# OUR COMMUNITY OUR COMMITMENT

## Envision No Hunger 2024

Envision No Hunger 2024 was a huge success! 2024 marked the fourth year of the Envision No Hunger Campaign. This year we helped to raise over \$83,000 to go towards the expansion of school pantries. We are proud to have presented a matching donation of \$30,000 to Second Harvest and look forward to continuing our enthusiastic support of their mission.



Envision is honored to have been named Second Harvest's first Legacy partner at the State of Hunger Address and ground-breaking ceremony for their new \$10 Million expansion project.

Envision joined Second Harvest's annual packing blitz and had a team of volunteers help out with packing boxes of essential foods for the greater Tallahassee area.

## Thomas County Schools All Staff Day

Envision is proud to have presented the Thomas County Teacher of the Year award to the first place winner and five additional runner-up winners at the celebratory ceremony. Congratulations again to the much deserved winners!



*Please note upcoming fee changes effective January 1st, 2025.*

**ATMs:** There will no longer be a \$1.50 fee for more than 6 ATM transactions.

**Fee Increases:** The Gift Card fee will now be \$5.95, the Stop Payment fee will now be \$30.00, and lost S.D.B key fees will now be an at cost amount.

**Safe Deposit Box Fees:** 3X5-\$35.00, 3X10-\$45.00, 5X5-\$40.00, 5X10-\$70.00, 10X10-\$125.00.





# OUR COMMUNITY OUR COMMITMENT



# IMPACT

All of our team members served 19 partners across North Florida and South Georgia on our first ever Envision Impact Day volunteering over 900 combined hours in giving back to our community!

## Impact Day Volunteer Locations and Initiatives

- Children's Home Society
- Conley Elementary
- Bainbridge Humane Society
- Family Promise Hygiene Kits
- Florida State Hospital
- Griffin Middle School
- Decatur County Hygiene Kits
- Jackson County Education Foundation
- Leon County Humane Society
- Red Cross
- Ronald McDonald House
- School Supply Kits
- Scott Senior Center
- Second Harvest of the Big Bend
- GA Dept of Family Children Services
- Thomasville Humane Society
- WT Moore Elementary







# DAY



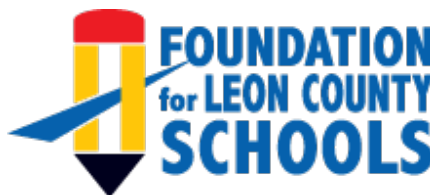


# OUR COMMUNITY OUR COMMITMENT

## Leon County Schools Foundation



Envision team members had the pleasure of representing Envision at the Leon County School Foundation Golf Tournament. Our team had a fantastic time swinging their clubs for such a good cause!



## Thomas County School System Business Partner of the Year



Envision Credit Union received the Thomas County BEE Business Partner of the Year Award for the second time from Thomas County Schools! We were nominated by Bishop Hall Charter School. We are honored to have been selected two years in a row, thank you!

## Coats For Kids 2024



In supporting education, we support not only the teachers and staff but the students too. This fall is our fourth year organizing Envision's Coats for Kids, a community initiative to collect coats for the children in our community. Even though we live in the south, the winters can bring freezing temperatures. Coats are an expense that may not make the cut for some people which is why we want to help be able to keep our kids warm this winter.

Visit our website for full details on where to donate and how long this initiative will last.

 [envisioncu.com/coats](https://envisioncu.com/coats)







# *Got a bright idea for a classroom project?*

## *Envision's Classroom Grant Program*

We believe in supporting teachers and celebrating their impact on students. Envision has donated over \$225,000 in classroom grants! We're ready to help teachers fund projects that enrich student education.

Are you a teacher with an exciting vision that needs some funding? Apply for one of our classroom grants! You'll find the scoring rubric and applicable criteria on our website.



Apply at [envisioncu.com/Grants](https://envisioncu.com/Grants)





# Make your money work for you. Invest and save the easy way.

## Open a CD savings account today!

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A CD is the perfect first step in the right direction.

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You could be earning off of your savings in a safe and insured investment account instead.



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# Start the new year in your new home!

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.

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[envisioncu.com/mortgage](https://envisioncu.com/mortgage)





# Drive into the new year with your new car!



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notch service. Finance with  
Envision today!



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first step towards your dream car!*

