

WE ARE OFF TO

# *A Great Start!*



## WHAT'S INSIDE:

- *New Kids Accounts*
- *Loans with 90 Day No Pay*
- *How to Sign Up for eStatements*

# You are Essential!



DARRYL G. WORRELL  
President / CEO

### BOARD OF DIRECTORS

- Dr. Cassandra J. Grayson  
*Chair*
- Aletta Shutes  
*1st Vice Chair*
- Gene McNease  
*2nd Vice Chair*
- Dr. James Croteau  
*Treasurer*
- Gene Morgan  
*Secretary*
- Anthony Gaudio  
*Director*

### SUPERVISORY COMMITTEE

- David Helton  
*Chair*
- Dr. Christopher Small
- Dr. Ronald Carney
- Chandler Russell

For information on Financial Center Locations, Hours, and Services  
Visit [EnvisionCU.com](http://EnvisionCU.com)  
or Call (850) 942-9000  
or Toll Free (800) 824-3894  
NMLS #506298

Dear Member,

Essential is a term that has been used a lot over the past year. We have come to understand and appreciate what essential services are and the great people that provide these services. We are all thankful for the healthcare workers, over the road truckers and grocery store workers as well as others.

Credit unions were deemed essential as well. It was, and still is critical to provide the financial infrastructure so that our economy can continue. Credit unions continue to support members with essential access to banking: Ensuring credit union ATMs, online banking, mobile banking and telephone services remain available for members to access their accounts.

As we close out 2020 and look hopefully to 2021 and beyond I want you to know that now is a great time to remind YOU, our members of your critical role in our credit union and the communities we serve. As a financial cooperative yours is a critical role in our ability to sustain our mission.

Please read through this newsletter with that thought in mind. With historic mortgage rates now is the time to refinance or borrow for the future. With our low auto rates now is the time to finance that new car. With our checking and debit reward programs now is the time to use Envision as your primary financial institution.

When you use our products and services YOU are helping us provide much needed community services. In 2021 we plan to continue to serve our communities through education and social service needs but cannot be successful without your support. Please look to Envision first. When you do you can be confident that together WE are providing essential services.

Thank you for your continued membership.

**"Where You Bank Matters".**

Darryl G. Worrell  
President/CEO

# Virtual Annual Meeting

Thursday, May 27, 2021

This video conference will feature our Board of Directors, Supervisory Committee, Treasurer, and our President/CEO. They will discuss the past, present, and future of Envision Credit Union.

More information on how to access the virtual meeting coming soon!

# Nominating Committee Report

The Nominating Committee is pleased to submit the following qualified members as nominees to serve a five-year term on the Envision Credit Union Board of Directors:



GENE MORGAN

Gene Morgan is currently the Envision Credit Union Board Secretary. He is a longtime resident of Chattahoochee and a fifth generation Gadsden County native who is married to Chattahoochee native Marguerite (Johnson) Morgan. The couple have been married for thirty-three years and have a son, Fletcher Morgan.

Morgan has served on multiple local boards including 17 years as a locally elected official on the Chattahoochee City Council and the Gadsden County Board of County Commissioners. He earned a degree in Business Administration from LaGrange College and now works as a licensed life and property and casualty insurance agent, following a 19-year career in pharmaceutical and medical sales.

In accordance with Article X, Section 1 of the Credit Union's bylaws, the Nominating Committee has submitted one name for the open 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 04/11/2021. 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, 05/27/2021.

LOOK!

# New Kids Accounts are Here!

We're excited to introduce our new account options that make it easy for kids & teens to save and manage finances! With these new account types, members can start putting money aside at the birth of a new child, set up a checking account with a free debit card for teens, and help to instill financial independence in our youngest community members. Envision wants to ensure your whole family's financial needs are covered, and we've created these accounts to help get all of our members one step closer to a bright financial future.

## OWL ABOUT KIDS!

**Starting to save for your child's future has never been easier!** We've created the **Owl About Kids account** for children from birth through 18 years old. This account is designed to make it easy to put away those financial gifts from family or friends, allowances, money for college, and ultimately, to set your child up for financial success.

With the opening of this account, members will enjoy perks such as:

- A \$25 Deposit into your **Owl About Kids Account** if opened in the first year of your child's life
- A **free** Piggybank to start saving in the first 6 years
- **Free** Change Exchange
- Earn **extra interest** on the first \$1,000 deposited into the account



## eTEEN CHECKING

Envision has created the **eTeen Account** for any teen who's ready to start their financial journey. From the excitement of getting their first paycheck at a new job to stashing cash from a good report card, we've designed a checking account to foster the growth of your teen's financial independence. Teens ages 14-17 are eligible to apply with a legal identification card and upon opening an account will receive a free debit card with rewards. Get the teen in your life started on the right track towards a successful financial future today.

Please visit [www.EnvisionCU.com](http://www.EnvisionCU.com) for more details.



ALWAYS SOMETHING SPECIAL

# Just for You!

## RELAX IN YOUR DREAM HOME

**Our hometown lending team is here for you! We will help you find the home of your dreams**, at a rate that you couldn't imagine. Please contact us for all your hometown home loan needs!

Envision Credit Union provides an array of mortgages with some of the most competitive rates available today.

**Mortgages** – Access an array of options with competitive rates:

**HomeAdvantage™** – Choose one of our realtors and register to earn a rebate

**Home Equity** – Tap into your home's equity with a loan or line of credit

**FastForward Mortgage** – Flexible terms that help you pay off your mortgage before retirement



NMLS #506298

Please give us a call for all your hometown home loan needs!

**Debbie Sullivan**

**Mortgage Loan Originator**

DSullivan@envisioncu.com

Work: 850.942.9000 ext 4712

Cell: 850.980.4914

NMLS #922093



**Shannon Wood**

**Mortgage Loan Originator**

SWood@envisioncu.com

Work: 850.942.9000 ext 4711

Cell: 850.241.2971

NMLS #327957



[www.EnvisionCU.com/HomeWorks](http://www.EnvisionCU.com/HomeWorks)

**CHOOSE CREDIT FOR EXTRA REWARDS**



# DOUBLE UCHOOSE® POINTS

Shop with your Envision debit card at select stores to score extra rewards! Rack up double the uChoose® reward points when you use your debit card as 'credit' from March 1 – March 31, 2021 at any pharmacy, grocery store, convenience store, or wholesale store\*. With extra points you'll be able to redeem for prizes like iPads, laptops, gift cards, and so much more.

LEARN MORE AT [ENVISIONCU.COM/DOUBLE](http://ENVISIONCU.COM/DOUBLE)

\* See website for full terms and details.

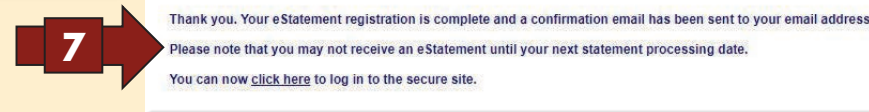
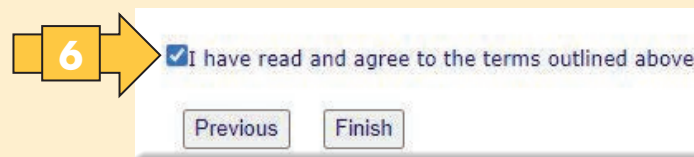
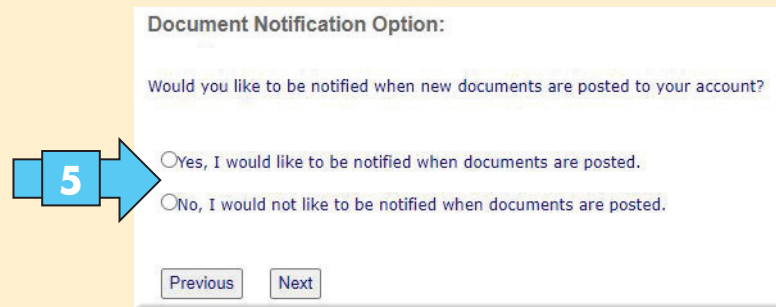
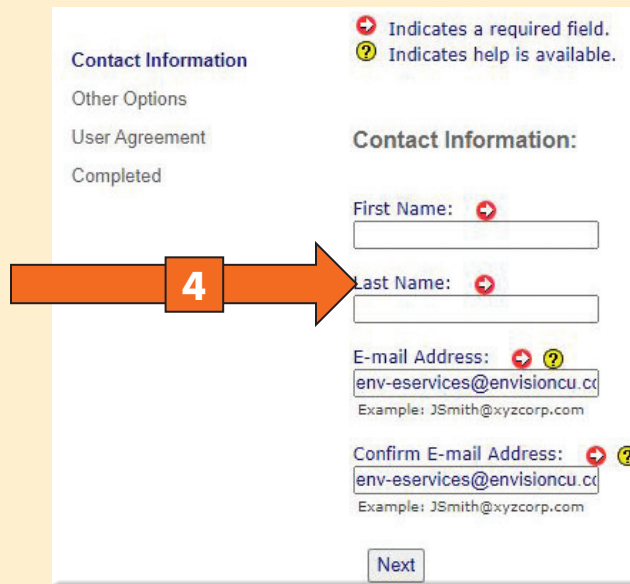
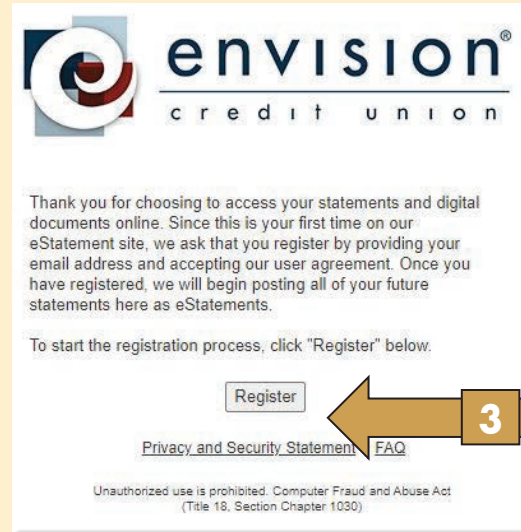
**eSTATEMENTS:** Now you can skip the paper statement, reduce clutter and give your paper shredder a break with Envision electronic statements and notices. Every time a notice or monthly statement is ready, you'll get an email reminder.

- Access statements securely in eBranch Online Banking.
- View, print and save your statements and notices anytime.
- Receive an email alert when your statement is ready.
- Saves paper and reduces clutter.
- Provides increased security
- Eco-Friendly



**HOW TO GET STARTED:**  
After logging into eBranch, follow the guide below:

- 1 Select the **Additional Services** Tab
- 2 Click on the **eStatements** link in the drop-down menu
- 3 Click on **Register**
- 4 Enter your **Contact Information**
- 5 Select **Yes** or **No**, if you want to be notified when the eStatement is posted
- 6 **Read** and **agree** to the Terms and Conditions Agreement
- 7 You will receive a confirmation message once registration has been completed



**1 Drive Thru with Live Teller**  
Don't have the time to stand in line for a teller? Head to our drive thru to experience interacting with our Video Tellers! Get excellent service from an actual Teller from the comfort of your car. Just touch the screen to connect with a Video Teller!

For more details, visit: [www.EnvisionCU.com/DriveThru](http://www.EnvisionCU.com/DriveThru)

**2 Mobile Deposit**  
Envision's convenient Mobile Deposit enables you to deposit paper checks in your accounts without visiting one of our branch locations. Simply download our Mobile Banking app and you're on your way.

For more details, visit: [www.EnvisionCU.com/mobiledeposit](http://www.EnvisionCU.com/mobiledeposit)

**3 Direct Deposit**  
Talk to your employer about changing where your paycheck is going. Enroll in Direct Deposit today through your employer.

**4 Bill Pay**  
This convenient, secure service helps you manage your finances by providing a more efficient way to pay your bills. New users would simply follow the short registration process, fill out the BillPay application, and accept the disclosure.

For more details, visit: [www.EnvisionCU.com/BillPay](http://www.EnvisionCU.com/BillPay)

**5 uChoose® Rewards**  
With your Envision Credit Union Visa® Debit Card, you earn uChoose® Rewards points every time you swipe and sign. Then, redeem your points for anything of your choice from a huge online rewards catalog.

For more details, visit: [www.EnvisionCU.com/uchoose](http://www.EnvisionCU.com/uchoose)

**6 eBranch**  
Managing your money is easier than ever with Envision's eBranch. Pay your bills, deposit money, monitor your accounts, transfer funds and more from your computer when it's convenient for you.

For more details, visit: [www.EnvisionCU.com/ebranch](http://www.EnvisionCU.com/ebranch)

**DON'T YOU JUST LOVE 'EM?**

Your Envision Credit Union membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:



Up to \$15 off **TurboTax®** federal products!



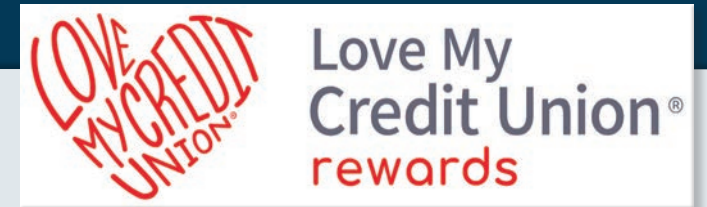
Trusted protection at true savings with the **TruStage®** Auto & Home Insurance Program.



Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new **SimpliSafe®** security system.



**Financial Lock®** An identity is stolen every 2 seconds. When it comes to identity theft, it pays to be prepared. Members save 30% on premium identity protection from Financial Lock.



Car maintenance doesn't have to break you. With **CarAdvise®** you're back in control of your car's maintenance needs. Envision members will never pay retail again. Save an additional \$10 off your first booked service!



Save 40% on a 1-year **Sam's Club** membership!



**Calm** is the #1 App for sleep and meditation. You can save \$40 off an annual subscription.

SO MANY WAYS TO

# Keep on Winning!

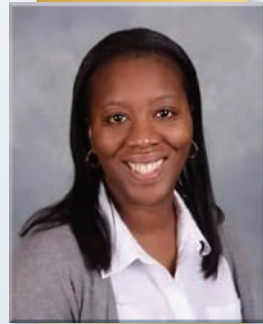


Thank you to everyone who follows our Facebook page!  
Here are some of our recent winners...

## FACEBOOK CONTEST WINNERS



Alice



Ashley

Follow us and see  
all the chances  
you have to win  
one of our  
great prizes!



Christen



Donna



Janie



Jasmyne



Mandy



Martha



Sallie

## DRIVETHRU WINNER



Leeshun

## eSTATEMENTS WINNER



Farrah

## FALL FOOTBALL TAILGATE WINNERS



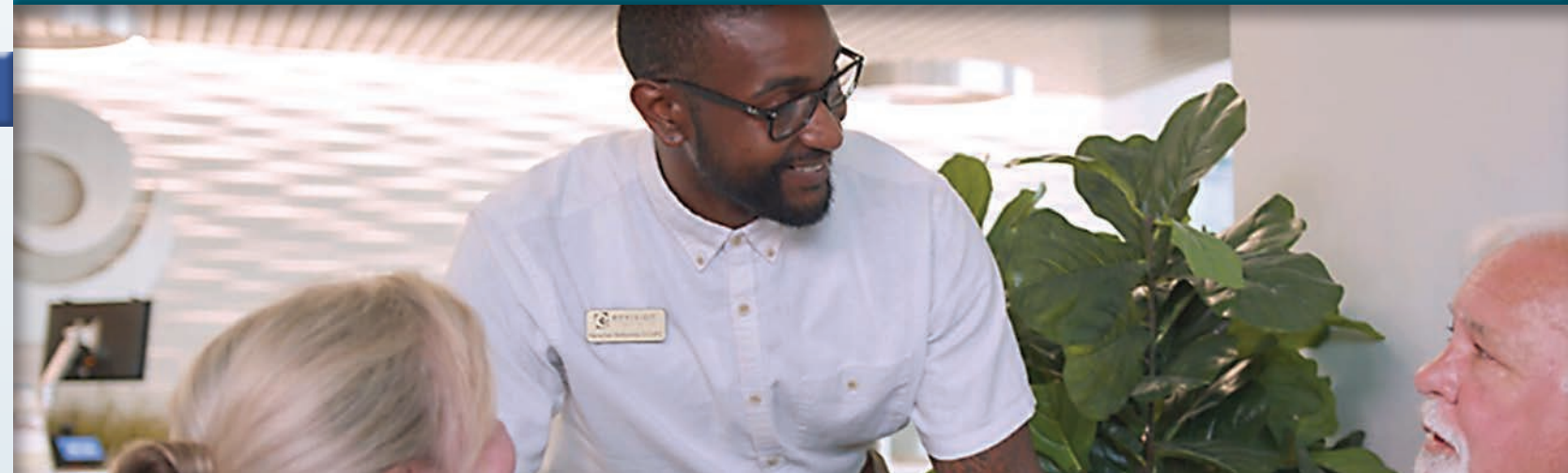
Antonio



Demaricus

## CONNECTING TO A REAL *Community*

### 1-on-1 FINANCIAL COUNSELING



At Envision, we understand that we may find ourselves in certain financial situations or life events that make staying on track very difficult. Sometimes, access to free financial education resources may not be enough. That's why we have certified financial advisors available, in the event you need a little extra help. Visit us at [www.EnvisionCU.com/counsel](http://www.EnvisionCU.com/counsel) to find out about pre-work requirements and how to request a consultation.

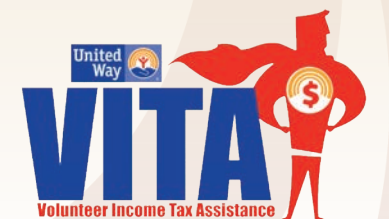


Free Access to **MONEYWISE**

Check out our free financial educational videos for the whole family at [www.EnvisionCU.com/MoneyThing](http://www.EnvisionCU.com/MoneyThing)

## IT'S THAT TIME OF YEAR AGAIN!

**Tax season is here and we want to make sure you get the most out of your refund!** We are proud to partner with United Way of the Big Bend and the Rotary Club of Thomasville. Through this partnership, we will provide locations and volunteers to offer tax preparation services for the 2021 tax season. Please visit [www.EnvisionCU.com/tax](http://www.EnvisionCU.com/tax) for more details.



JUST THOUGHT *You Should Know!*



**JOIN THE ENVISION FAMILY!**

*We're Currently Hiring*

Come be a part of the Envision family! We have both full-time and part-time openings. For more details, please visit [www.EnvisionCU.com](http://www.EnvisionCU.com).

**IT'S EASY TO STAY IN TOUCH WITH US!**



Stay in touch and *follow us on social media!*



**2021 HOLIDAY & CLOSURES SCHEDULE**

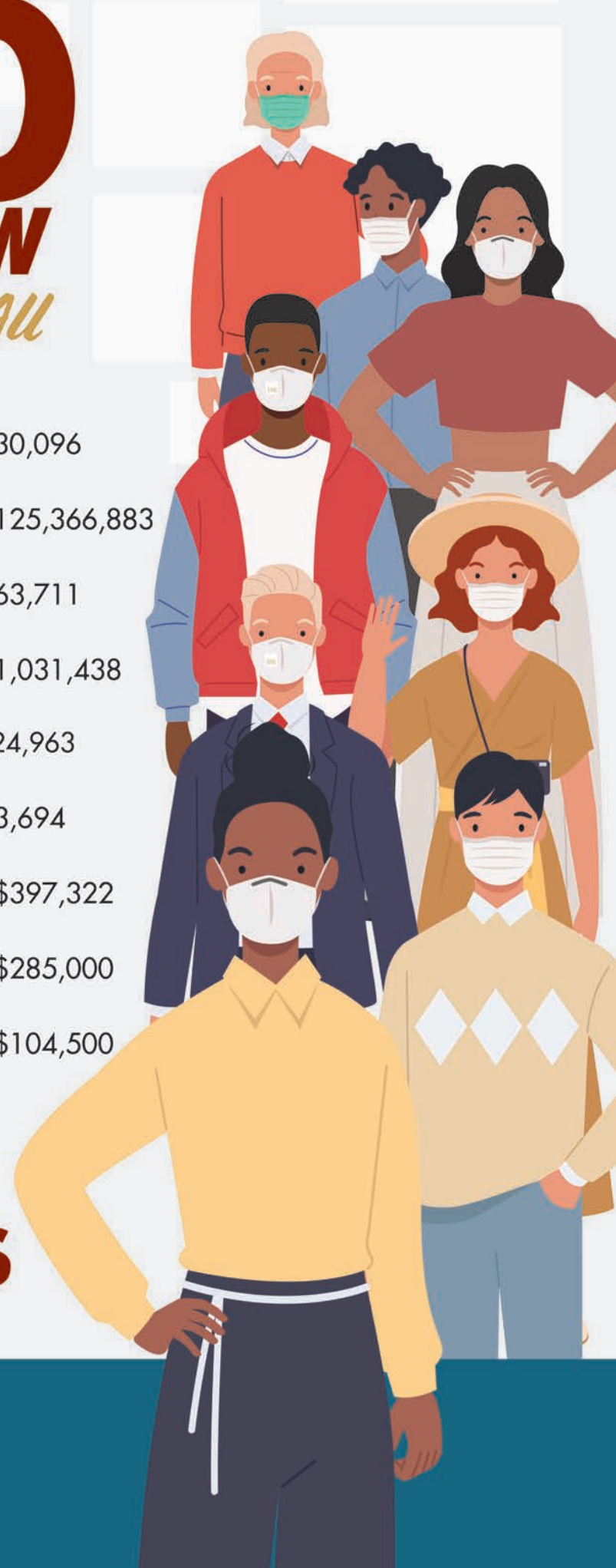
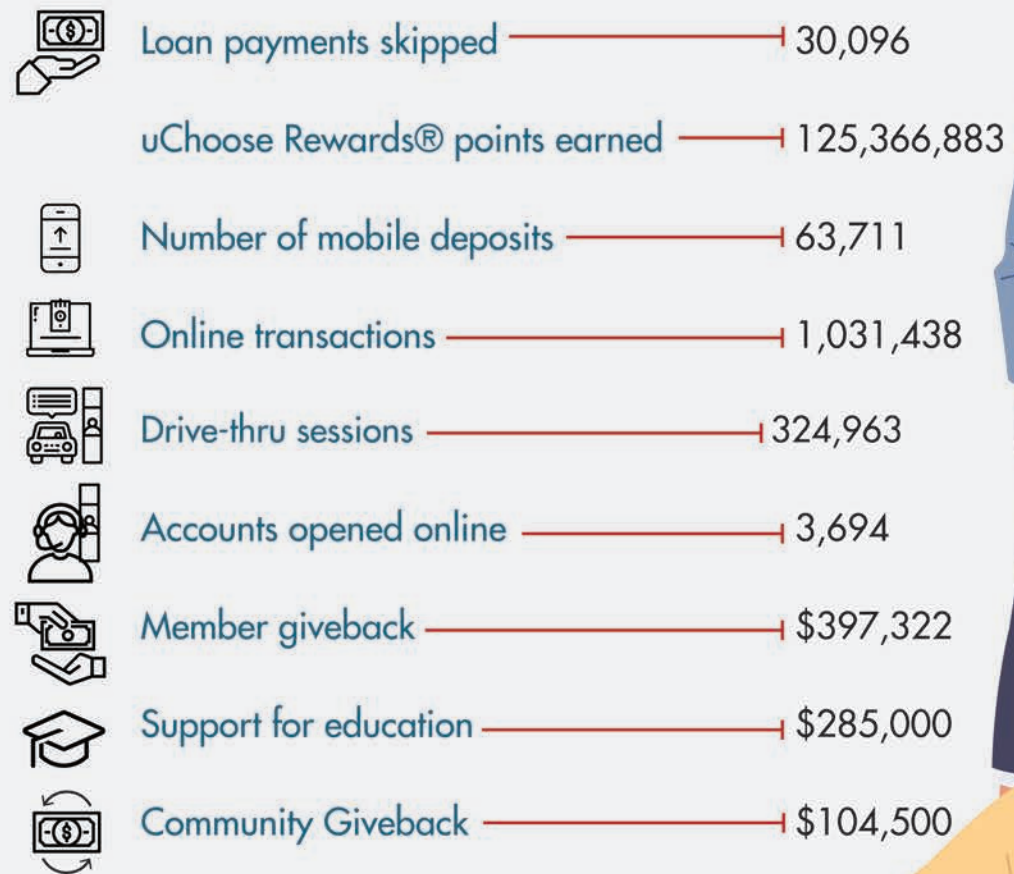
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|--|--------------------------|
| MONDAY, MAY 31 <sup>st</sup>   | MEMORIAL DAY             |
| SUNDAY, JULY 4 <sup>th</sup> and MONDAY, JULY 5 <sup>th</sup> (observed)             | INDEPENDENCE DAY HOLIDAY |
| MONDAY, SEPTEMBER 6 <sup>th</sup>  | LABOR DAY                |
| MONDAY, OCTOBER 11 <sup>th</sup>   | COLUMBUS DAY             |
| THURSDAY, NOVEMBER 11 <sup>th</sup>  | VETERANS DAY             |
| THURSDAY, NOVEMBER 25 <sup>th</sup> through SATURDAY, NOVEMBER 27 <sup>th</sup>      | THANKSGIVING HOLIDAY     |
| FRIDAY, DECEMBER 24 <sup>th</sup> (observed) and SATURDAY, DECEMBER 25 <sup>th</sup> | CHRISTMAS HOLIDAY        |

Online Banking is available 24/7 at [www.EnvisionCU.com](http://www.EnvisionCU.com) and on the Envision Mobile App.

# 2020

## YEAR IN REVIEW

*Here For You Through It All*



**WHERE YOU BANK MATTERS**



Whether you're in need of a new vehicle, help paying bills, or money for an adventure, we are here for you!

Get approved for one of the following eligible loans and don't make a payment for 90 days! It's easy!

- Auto Loans
- Lifestyle Loans
- Boat Loans
- Motorcycle Loans
- Recreational Vehicle Loans
- FarmEquip Loans

\*Loans NOT eligible for this program include: Mortgage Loans, HELOC, Home Equity Loans, Fast forward, Credit Cards, Extra Credit, Extra Credit at Work, Short term, Fresh Start, Holiday, Back to School. 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. You will not need to make payments for 90 days; interest will accrue on your loan balance during these 90 days. Negative amortization will occur during the first 90 days. Negative amortization will increase the amount you owe under the loan agreement. If you have GAP Insurance associated with your loan, your GAP insurance coverage only includes up to 6 skips and/or delinquent payments. Except as modified by this program, all loan terms and conditions remain in full force and effect.



envision<sup>®</sup>  
credit union

P.O. Box 5198  
Tallahassee, FL 32314-5198  
[www.EnvisionCU.com](http://www.EnvisionCU.com)

LOANS WITH

**90-Day No Pay!**

For details visit [www.EnvisionCU.com](http://www.EnvisionCU.com)