



THE NEWSLETTER FOR MEMBERS OF
ENVISION CREDIT UNION

FALL 2020



YOU ARE

Essential to Us!

WHAT'S INSIDE:

- *ENVISION among Best-In-State Credit Unions*
- *No Loan Payments for 90 Days*
- *How We're Helping Members during COVID-19*

Thank You for Your Support!

In my last letter I reflected on a lot of the changes that have occurred and the pace of that change over the past decade. And as I mentioned, how proud I am of what Envision Credit Union has become over that time.

I received two other examples of that pride over the past month. First, Envision was ranked as one of the top ten credit unions in the state of Florida by a Forbes sponsored survey (and, Envision was the smallest credit union by asset size to win this award). Secondly, our Envision No Hunger Campaign to assist the Second Harvest of the Big Bend Backpack Food Program raised over \$160,000 in one month!

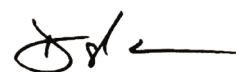
Envision members have supported this program for eight years through our Swipe For Schools Program and have raised \$80,000 over that time. With the need becoming even greater going forward we wanted to increase the impact of our support and worked with Second Harvest to come up with a way for us to match up to \$30,000. That idea along with support from our members and other community-driven companies such as Proctor Subaru and WTXL increased our original \$10,000 to over \$160,000!

To me these two examples illustrate that believing in a set of values, caring about others, and sustaining a determined mindset will bring great results.

As we move forward in facing this pandemic along with all the challenges it brings please remind yourself of the values that you believe in, care about others, and stay determined on succeeding. I promise you Envision Credit Union will continue its mission to serve you with the best financial products and services and work with you to support the communities that we live in. And, as I have said many times all you have to do is use our great products and services such as our:

- Great Checking Accounts and Reward Programs
- HISTORICALLY low mortgage rates
- The broadest range of service hours in our markets
- Great technology channels to keep you safe and maximize your time

WHERE YOU BANK MATTERS!



Darryl G. Worrell
President/CEO



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

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

HOLIDAY CLOSURES

MONDAY, OCT. 12TH	COLUMBUS DAY
WEDNESDAY, NOV. 11TH	VETERANS DAY
THURSDAY, NOV. 26TH – SATURDAY, NOV. 28TH	THANKSGIVING HOLIDAY
FRIDAY, DEC. 25TH	CHRISTMAS

ENVISION is Voted One of America's Best-In-State Credit Unions

Envision is proud to announce that we have been recognized for our excellent member service. We made the Top 10 list by being voted the #7 best credit union in Florida. The America's Best-In-State Credit Unions 2020 list is based on an independent survey of more than 25,000 US credit union members.

Survey participants assessed Envision in the following areas: Trust, Terms & Conditions, Branch Services, Digital Services, and Financial Advice.

Thank you to our members! None of this would be possible without all of you! Speaking of our wonderful members, we have shared two success stories from members below:



With the help of Envision, ◀ **Shunteen and Mohamed** improved their credit enough to purchase their first home! "Although we experienced some hurdles as most people do when purchasing a home, my husband and I closed on our first home in June! Our short term sacrifice had paid off and we had the keys to our long term success."



◀ **Judith** is a big fan of the uChoose Rewards®. "A couple of years ago, I flew to New York City and stayed at a hotel for 3 days by using my points. So yeah, I love that program!"

MORE FOR OUR MEMBERS!

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.



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 membership to **Sam's Club**.

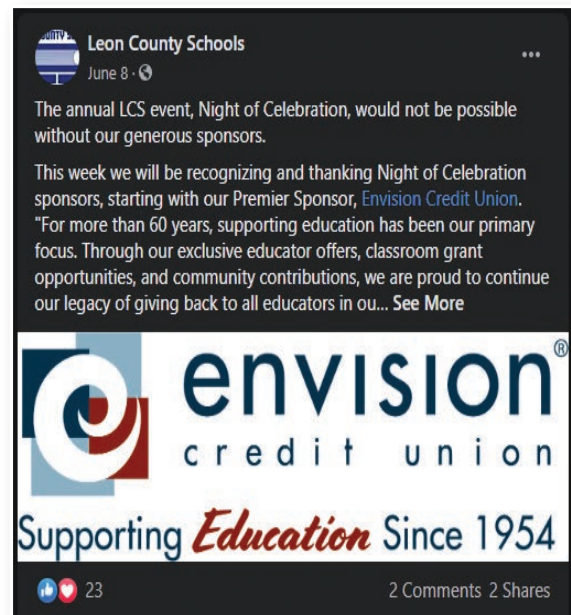


Calm is the #1 App for sleep and meditation. You can save \$40 off annual subscription.



Much of our recent financial support has gone to helping celebrate local teachers and students for all their outstanding achievements through these great events.

- Premier sponsor of both Leon & Gadsden Counties Teacher of the Year events. Envision Credit Union congratulates all the winners and finalists with gift cards for all to say thank you for your commitment to your students.
- Co-Sponsor of Leon County graduation ceremonies
- Gadsden County School's Senior Superlatives
- Gadsden County Retiring Educators Recognition



Our successful MoneyWise Wednesday financial education web series that has helped educate and entertain our community over the past few months has now gone LIVE! That's right, the same great content with the team you know, and love is now coming to you in a new live and interactive format every Wednesday at Noon. Sign up to be a part of

future episodes in this new webinar series at <https://www.envisioncu.com/workshops>. Here you can also relive past webinars and see the upcoming schedule of episodes.

This summer Envision Credit Union partnered with WTXL Tallahassee and Proctor Subaru Tallahassee to support the backpack programs at Second Harvest of the Big Bend. Our goal was to help raise at least \$60,000 to help feed students during the school year by offering a match donation of \$30,000. We're proud to announce that in total the campaign raised over \$160,000, setting a new record for Second Harvest of the Big Bend. We want to extend a big thank you to all who donated. Your selfless giving will make a huge difference in the lives of students all across the big bend region.



ENVISION WINS A 2020 CUNA AWARD!

We are so excited to announce that Envision Credit Union won a CUNA 2020 Diamond Award! Owlbert stole the show, winning the Multifaceted award. The creation of our beloved mascot was recognized as best-in-category and the most innovative in the marketing and business development sector among our peers. From celebrating his 1st birthday to attending community events, Owlbert has had a busy year. He is excited to keep the celebration going. **Thank you, CUNA, for this incredible honor!**



CLASSROOM GRANT DEADLINE COMING!



Great educators are always searching for new ways to expand their curriculum and engage their students. Innovative teaching is important - but it can be expensive. EVERY QUARTER, teachers from all twelve of our countries compete for one of Envision's twelve \$500 Classroom Grants to fund projects. **Each project pertains to three categories: technology, financial literacy, and community service.**

Apply any time!

Next grading period deadline: **October 5th**
For details visit www.EnvisionCU.com

SOMETHING SPECIAL *For Our Members*

HOME EQUITY LINE OF CREDIT

Envision your future with our Interest Only HELOC and for a limited time, enjoy no closing costs and an introductory rate of **1.99% APR*** for the first 12 months (as low as 3.99% thereafter)!

For Details, visit: www.EnvisionCU.com/HELOC

**APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 with a minimum initial draw amount of \$10,000 and \$1,000 thereafter. Pay interest only for the first 10 years of this variable-rate home equity line of credit. After the interest-only period, you have up to 10 years to repay the balance. During the draw period (first 10 years) you can make advances, repay and advance again as needed. Your rate and credit limit will be determined based on individual creditworthiness. Verification of income may be required. This offer is limited to owner-occupied, single-family dwellings and is not valid for rental properties, cooperatives, mobile homes or residential lots. Property insurance is required. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance. Maximum loan amount is determined by the amount of equity in your home, based on appraised value. The APR includes interest only and no other costs and is based on the value of an index (the Prime Rate published in the Wall Street Journal) and could change at any time. We will use the most recent index value available to us as of the 15th of the month preceding each rate adjustment. To determine the APR which will apply to your account, a margin will be added to your current index rate. Most home equity loans qualify for tax deductible interest. Consult your tax advisor for details. In no event will the regular Annual Percentage Rate be less than 4.25% or more than the lesser of 18% per annum or the maximum rate allowed by applicable law. Borrow up to 80% of appraised value or 100% tax assessed value for promotional rate for Home Equity Line of Credit. 1.99% introductory promotional APR available for A+ credit tier (730 or above) for 12 months after the loan is funded. At the beginning of the thirteenth month, your regular rate will go into effect. Minimum monthly payment may change as a result of rate change or outstanding loan balance. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. Home Equity and Mortgage products and interest rates are subject to standard underwriting criteria, loan to value limitations, lien position, property use and location. Envision Credit Union reserves the right to add any closing costs advanced on your behalf to the balance of the loan if the account is closed within three (3) years. Closing cost does not include Title Insurance, Appraisal, or Survey (if required). Consult your Home Loan Officer for Details. Envision Credit Union NMLS# 506298.



HELOC 060120

MORTGAGE REFINANCE

Take advantage of lower mortgage rates and save money! Now is the perfect time to refinance your mortgage with Envision and save big. Enjoy low rates and score \$600 off* your closing cost when you refinance your mortgage with us. Our local mortgage experts are here to provide guidance and answers to all of your questions. For more details, visit www.Envisioncu.com today!

REFINANCE YOUR MORTGAGE

Today!

*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 \$600 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.



NMLS #506298

OUR MEMBERS JUST KEEP ON *Winning!*

STEP-UP SAVINGS Challenge Winner

WON \$1100 for completing the savings challenge!



Darrell



Celina

eSERVICES Challenge Winner

WON a \$7200 smart prize package for using our eServices

SWIPE, SIGN & WIN Contest Winners

Won 10,000 uChoose Rewards® points by using their debit card 25 times or more!



Mark
APRIL



Yakita
MAY



Chance
JULY

Hurricane Preparedness Winners

WON a generator for using debit card 25 times or more at participating locations!



Maureen
JUNE



Skylar
JULY

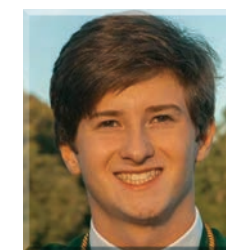


FACEBOOK Contest Winners

Thank you to everyone who follows our Facebook page!



Carey
#WECUGRADS



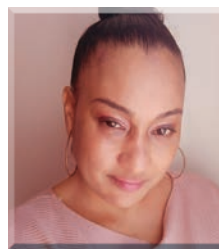
Carter
#WECUGRADS



Ryan
#WECUGRADS



Shasa
MOTHER'S DAY



Denise
NATIONAL DONUT DAY



Brandi
TEACHER APPRECIATION WEEK



Brittani
TEACHER APPRECIATION WEEK



Synda
TEACHER APPRECIATION WEEK

SO MANY WAYS TO

Keep on Winning!

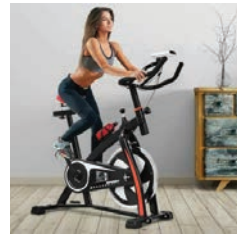
POINTS IN YOUR FAVOR with uCHOOSE REWARDS!

Did you know that you earn uChoose Rewards® points with every swipe of your Envision debit card? All you have to do is swipe or insert your debit card and run it as credit. To check your balance or redeem points please visit EnvisionCU.com/uChoose or uChooseRewards.com.

Here is what you can get with your points:



13,454 points
NuWave® Air Fryer



38,300 points
Home Exercise Bicycle



15,758 points
TCL 32" TV



52,004 points
Apple® Watch



50,000 points
Amazon® gift card



AND SO MANY WAYS TO

Keep you Smiling!

HAVE YOU CHECKED OUT OUR DRIVE THRU with LIVE TELLER?

Get excellent service from a live Teller from the comfort of your car. In our Drive Thru with Live Teller, you can complete the following tasks (No debit card needed):

- Balance Inquiries
- Adding ID's
- Cash exchange for members
- Deposits
- Withdrawals
- Transfers
- Credit Card Payment
- Loan Payments
- Mortgage Payments
- Check Ordering

The Drive Thru with Live Teller is available at Appleyard, Hansell, Downtown, Chattahoochee, Lake Jackson, Marianna, Parkway, Quincy West Jefferson, and Liberty! Stop by and experience it today!

DRIVE THRU WITH LIVE TELLER HOURS

Monday – Saturday
7 am to 7 pm EST

For more details, visit www.EnvisionCU.com/drivethru



SWIPE FOR SCHOOLS

With Envision Credit Union's popular Swipe For Schools program, five cents will be donated to feed children in North Florida and South Georgia. Every time you use your Envision VISA® debit card as credit for a purchase. This again will go to feed students in our direct counties including: Florida counties, Leon, Wakulla, Gadsden, Jefferson, Franklin, and Georgia counties, Decatur, Thomas, and Grady. The more members who participate, the more money we raise for our local school districts to improve the educational experience of our children.



Our Drive-Thru Contest Winners!

Drive-Thru Contest Winners

WON \$100 gift card for using the Drive Thru!



Matt
APRIL ITM



Robin
JUNE ITM



OPTING INTO eSTATEMENTS IS EASY!

E-STATEMENTS

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 (coming soon to eMobile!).
- 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 the eBranch membership you would like eStatements for follow the guide below:

1. Select the **Additional Services** Tab
2. Click on the **eStatements Link** in the drop down menu



AVOID SCAMMERS & PROTECT YOUR INFORMATION!

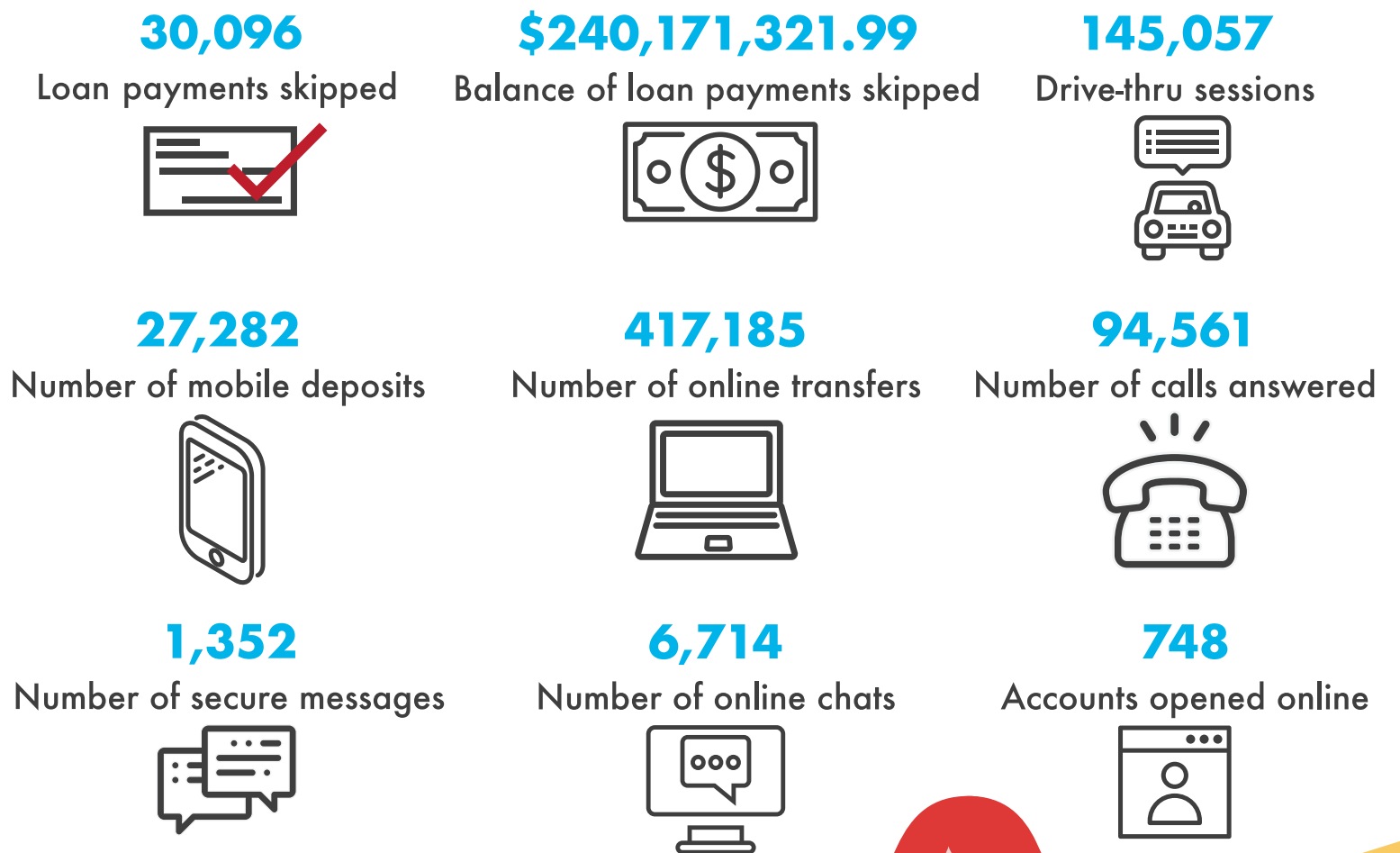
Protect yourself and your information from fraud. Fraud has become increasingly common and scammers are cleverer than ever before with the help of new technology. That's why Envision takes every precaution in helping our members avoid fraud. Check out these tips from your Envision family to help you stay aware and informed.

- Pick a strong password, keep it secure, and change it frequently.
- Do not share your personal, banking, or credit card information with people you don't know or trust.
- Use multi-authentication for account logins and avoid using the same passwords for multiple websites.

For more information visit www.EnvisionCU.com

We're Here for You!

During the height of the COVID-19 Pandemic, we're proud to have offered financial support and services to our Envision family. From March 20—July 31 we accomplished:



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!

Eligible Loans:

- AUTO LOANS
- MOTORCYCLE LOANS
- LIFESTYLE LOANS
- FARMEQUIP LOANS
- BOAT LOANS
- RECREATIONAL VEHICLE 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
credit union

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

LOANS WITH

90-Day No Pay!

For details visit www.EnvisionCU.com

