



THE NEWSLETTER FOR MEMBERS OF
ENVISION CREDIT UNION

SUMMER 2020



WE'RE HERE TO SUPPORT

Our Envision Family!

WHAT'S INSIDE:

- *In Our Community*
- *How to earn uChoose® Debit Card Points*
- *Home Loans and Refinancing*

We Hope You're Safe and Healthy

I recently reflected on what the last decade brought from changes within technology, finance, and most importantly our credit union. The impact that each of these has had on our lives is remarkable.

And since that reflection we have been thrust into new, historic changes on how we need to modify how we interact with everything. I don't believe any of us thought much about deadly viruses, shelter in place orders, and minimal or no contact with family, friends, co-workers, religious and social activities.

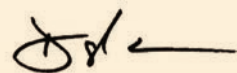
I want you to know how much I appreciate your flexibility and ability to adapt during this time. I am very proud of how you have adopted the use of our electronic delivery channels. You have utilized our Live Drive-Thru tellers, along with our Online and Chat facilities to apply for loans, manage your funds, and receive ALL of your needed services!

Envision is proud to have been able to skip 60 days of loan payments for our members during these times. We hope this has helped you and your family. I am also proud to say that we were able to donate \$15,000 to the Foundation for Leon County Schools to purchase laptops for students in need. We were also able to make a donation to the Second Harvest of South Georgia in the amount of \$10,000. This went to help feed students in our South Georgia markets. And finally we made a donation to Thomas County Schools to help provide WiFi for students learning remotely.

Hopefully, this will end soon, and we can get back to normalcy. The question is what will normalcy look like in how we interact with all service providers including how will you use YOUR credit union? Please be assured that as we are re-opening our lobbies in a safe and prudent manner this will allow for both you and our employees to stay healthy. Some of the new safety measures we are implementing include:

- Please wear a face mask when entering the financial centers, our employees will also be wearing them
- When arriving at a financial center you will be asked to present ID and remove your face mask to confirm identity to keep members accounts secure
- We will only allow a few members into the financial center at a time, you may be asked to wait outside or schedule an appointment at a later time.
- We will be practicing social distancing, please pay attention to floor decals
- Our lobby's will be open Monday through Friday 10 am-4 pm

Please continue to illustrate your flexibility and utilize our electronic channels during these times, as safe and easy ways to bank.



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

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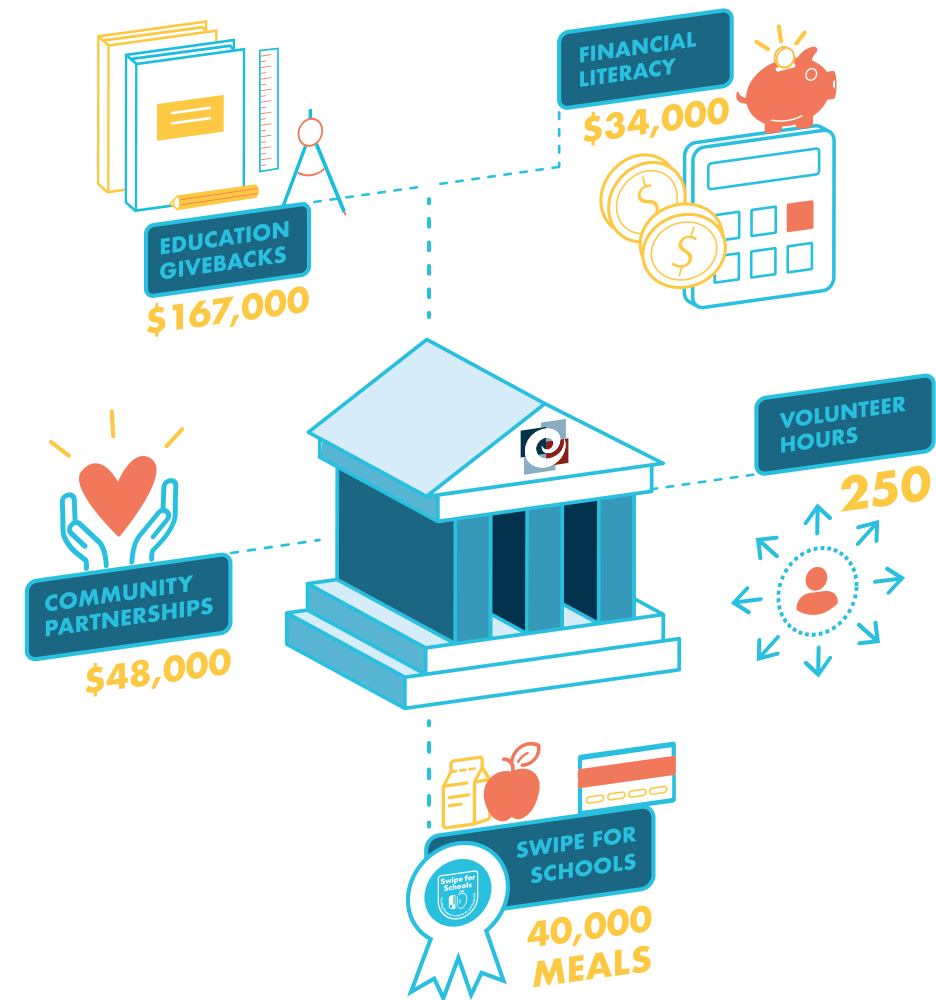
For information on Financial Center Locations, Hours, and Services
Visit EnvisionCU.com
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298

HOLIDAY CLOSURES

FRIDAY, JULY 3RD (OBSERVED) & SATURDAY, JULY 4TH	INDEPENDENCE DAY
MONDAY, SEPT. 7TH	LABOR DAY
MONDAY, OCT. 12TH	COLUMBUS DAY
WEDNESDAY, NOV. 11TH	VETERANS DAY
THURSDAY, NOV. 26TH – SATURDAY, NOV. 28TH	THANKSGIVING HOLIDAY
FRIDAY, DEC. 25TH	CHRISTMAS



2019 Community Support OUR YEAR IN REVIEW



Total: \$249,000
Dollars Invested

WHERE YOU **BANK** MATTERS.

Drive Thru Contest Winners

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



LEVETRA
JANUARY



PAM
FEBRUARY



PRISCILLA
MARCH

Free Fuel Winner

WON Free Fuel for 2020, a \$2600 Cash Value!



LESLEY



NICOLE
VALENTINE'S DAY

FACEBOOK Contest Winner

Thank you to everyone who follows our Facebook page!



BETTY



LILLIAN



STEPHEN

Member Appreciation Week Winners

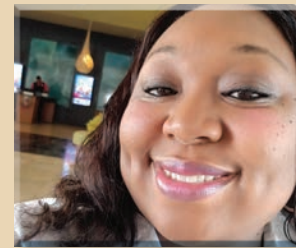
SWIPE, SIGN & WIN Contest Winners



FREDERICK
JANUARY



DANIEL
FEBRUARY



RENA
MARCH



JONI



MELISSA



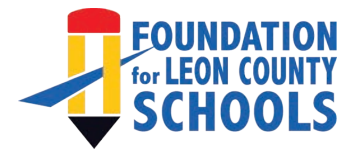
MICHAEL

Home Show Contest Winners

As you know at Envision we pride ourselves on being an active and supportive member in the community. In these times, we use this opportunity to make an impact on those around us. Here's a few of our community partners that allowed us to assist them in the wake of Covid-19:



- **Foundation for Leon County Schools** – Envision's \$15,000 donation will go towards purchasing laptops to assist students while they learn remotely
- **Thomas County Schools** – Envision donated \$2500 to provide students with Wi-Fi access so they could complete their schoolwork
- **Second Harvest of South Georgia** – Our \$10,000 donation will pay for 125,000 meals and will feed over 1,750 families across 5 counties



CLASSROOM GRANT WINNERS

EVERY QUARTER, teachers from all twelve of our counties compete for one of Envision's twelve \$500 Classroom Grants to fund projects. Congratulations to these twelve wonderful teachers, and thank you for all you do for our community's students!



RANDY
DeSoto Trail Elementary School



CHRISTY
School of Arts and Sciences



RAENELLE
Shiver Elementary School



WENDY
Godby High School



KENNETH
Godby High School



LISA
Roberts Elementary School



JANNETTE & KATHERINE
Cairo High School



KELLY
Conley Elementary



MANDY
Washington Middle School



JENNIFER
School TBD



YANCY
Cairo High School



LACEY
Thomas County Schools



With the Card Valet® app, you can save time and rest by controlling the cards in your wallet with the phone in your pocket.

- Instantly lock (and unlock) your cards if they go missing
- Set and remove spending limits.
- Get purchase alerts in real time.
- Limit transactions to a certain area by using your phone's GPS

Get the CardValet mobile app today!



App store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. CardValet is a registered trademark of Fiserv, Inc. or its affiliates. Data charges may apply. Check with your mobile phone carrier for details. Apple and the Apple logo are trademarks of Apple Inc. registered in the U.S. and other countries.



SPECIAL OFFERS FOR OUR

Members

A STREAMIN' WAY TO EARN uCHOOSE POINTS!



Whether it's Netflix, Hulu, or Disney Plus we all are heavily relying on streaming services these days. Did you know that you can earn uChoose points while you enjoy your favorite movies and shows? It's as easy as connecting your Envision debit card account with your preferred streaming services. Those automatic payments are a safe and easy way to earn uChoose points.

Please visit EnvisionCU.com/uChoose for more information.



SOMETHING SPECIAL

For Our Members

AUTO LOANS

Looking to save money on your auto loan? Finance or refinance your auto loan with Envision and enjoy no payments for 90 days! Line your pockets with a little extra money by financing your vehicle today.



AUTO LOANS WITH 90-Day No Pay!

For details, visit www.EnvisionCU.com/Auto

*Minimum Loan Amount is \$10,000 and must be the 2015 model year or newer. Terms of up to 72 months at 2.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 680; have an open and current Envision credit card and checking account with automatic payments. All rates and terms are based on credit analysis and loan to value of collateral as determined using Envision Credit Union's collateral criteria. 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.



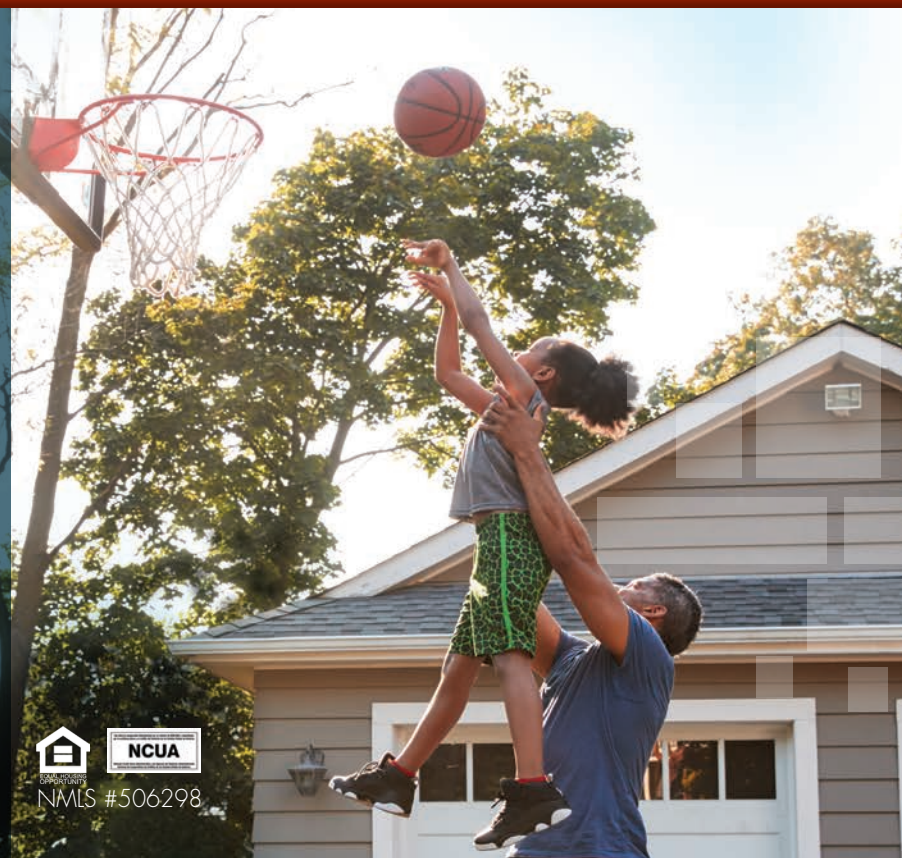
MORTGAGE REFINANCE

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.



HOME EQUITY LINE OF CREDIT

Want to finally make room for that new addition or just update your current home? Envision your future with our Interest Only HELOC and for a limited time, enjoy a low introductory rate with no closing costs!



ENVISION YOUR Future

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.





envision
credit union

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Tallahassee, FL 32314-5198
www.EnvisionCU.com

PREPARE FOR

Hurricane Season

May 29th through July 31st, swipe your Envision Visa® Debit Card 25 times or more a month at the below merchants for a chance to **win a portable generator!** There will be one winner for June and one winner for July.

- Hardware Stores
- Grocery Stores
- Gas Stations
- Wholesale Clubs

*Must be 18 years or older to enter. No purchase or payment is necessary to enter or to win. To register send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. Employees of Envision Credit Union and their immediate family members are not eligible for the drawing. Additional restrictions apply. See Official Rules. Void where prohibited by law. For Official Rules, visit www.EnvisionCU.com/HurricanePrep or call 850-942-9000. Winner will be chosen by random drawing of all eligible entries on or about July 6th, 2020 and August 6th, 2020. Offer applies to signature based debit card purchases from May 29, 2020 through July 31, 2020 with the following Merchant Category Codes: 5211, 5251, 5300, 5411, and 5983.

HP052920-073120

How to be prepared for Hurricane Season

- Make physical and digital copies of important documents
- Make note of any important phone and account numbers that you may need in the event of an emergency:
 - Financial Institution
 - Home Insurance
 - Auto Insurance
- Create evacuation plan
- Download the Red Cross Emergency app

For more financial preparedness information, visit:

FEMA.gov & RedCross.org.

For details visit: www.EnvisionCU.com/HurricanePrep

