




FALL INTO

New Savings!

WHAT'S INSIDE:

- *New Supervisory Committee Chair: Dr. Christopher Small*
 - *New Bainbridge Branch Improvements*
 - *Ways to use eServices*
 - *Lunch On Us*
- 

Put yourself or others first?

I've always struggled with the question should I put myself first? Or put others first? As I get older, I'm realizing that like most things in life balance is an answer to this question.

The argument for putting yourself first sounds something like this.... If you make yourself a priority every single day, you'll feel calmer and more relaxed, sleep better, have more energy, feel happier and more confident, focus more and be better prepared physically AND financially.

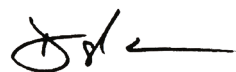
Then there's the argument that by putting others first you will feel as if you are serving your fellow man, helping others who have more needs than you, assist your family member, neighbor or community with their needs and get that glowing feeling inside that we all crave.

As I said, my life experiences have taught me that balance is an answer. They have also taught me that I can't do it alone. I need to reach out to qualified people, experts and service providers to help me with that balance of what I need and how I can help others with their needs.

Financially, that's where Envision comes in. We have been helping our members do both by not only providing great products and services but also by serving other members and the communities that we live and work in. Your support of Envision allows us to help members when there is a major hurricane, food emergencies in our communities and education support.

I know I say it a lot, but I hope that you are as proud as I am of the impact we are making together. Please continue to look to Envision for all of your financial needs and we will continue to make sure that we help with that balance!

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

Dr. Christopher Small
CHAIR

Dr. Ronald Carney

Chandler Russell

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



Dr. Christopher Small!

The Envision Credit Union team is proud to announce that Dr. Christopher Small has been elected as the new Supervisory Committee Chair.

Dr. Small is from Houston, TX and received his Bachelor's degree from Baylor University. Since then, he has been a long time Florida resident and has received both a Master's degree and PhD from Florida State University. He has a passion for educational administration and the academic success of at-risk youth. He has made it his personal goal to build self-esteem, character, leadership and integrity in all students he encounters.

Dr. Small has served at many different levels of education in the state of Florida for 15 years. His time and dedication to elementary and middle schools around

Florida has helped create thriving, positive environments that have raised the overall school ratings. Dr. Small went on to earn his PhD from Florida State University in 2012 and was recognized by the University Council of Educational Administration as a Barbara Jackson Research Scholar. He currently serves as the Director of the Educational Leadership and Administration Program at Florida State University. Dr. Small has been on the supervisory committee for 4 years.



DR. CHRISTOPHER SMALL

We are so thrilled to have Dr. Small on our leadership team!

NOMINATING COMMITTEE NEWS

In 2022, two positions on the Board of Directors will be up for election. Board members are elected to five-year terms and are limited to two consecutive five-year terms. Interested members should submit a letter requesting consideration, along with their qualifications, to:

Doris S. Payne, Chair, Nominating Committee
Envision Credit Union
PO Box 5198
Tallahassee, FL 32314

All letters must be received by December 15, 2021. For additional information pertaining to the election of officers, contact Darryl Worrell, President/CEO, (850) 942-9000.

GROWING TOGETHER!

Envision Credit Union is excited to announce a potential merger with Flowers Employee Credit League out of Thomasville, Georgia. We will still be Envision Credit Union and our membership can still expect great products, services, and support from all our locations.

HOLIDAY CLOSURES

MONDAY, SEPTEMBER 6	LABOR DAY
MONDAY, OCTOBER 11	COLUMBUS DAY
THURSDAY, NOVEMBER 11	VETERANS DAY
THURSDAY, NOVEMBER 25	THANKSGIVING HOLIDAY
FRIDAY, NOVEMBER 26	FRIDAY AFTER THANKSGIVING
SATURDAY, NOVEMBER 27	SATURDAY AFTER THANKSGIVING
FRIDAY, DECEMBER 24	CHRISTMAS (OBSERVED)
SATURDAY, DECEMBER 25	CHRISTMAS



Consolidate Debt *with a Lifestyle Loan!*

Our Lifestyle Loans offer flexible options with competitive rates so that you can use the extra money for things like consolidating debt, tackling home renovations, or whatever it is you're dreaming about. Apply for your Lifestyle Loan today to lock in these great benefits:

- Rates as low as 5.99%* APR
- Borrow between \$5,000 and \$50,000
- Terms available up to 84 months

We offer both secured and unsecured Lifestyle Loans, so let us help find the loan that's right for you.

www.EnvisionCU.com/Lifestyle

**See website for full terms and details.*

IN SERVICE TO OUR *Community*

NEW BAINBRIDGE ATM & WALK UP TELLER SERVICE



Don't have the time to stand in line for a teller? Our Bainbridge branch is the most recent location to add on access to our Video Teller service, allowing you to take care of your financial needs conveniently through our Walk Up with Live Teller service. Simply touch the screen to connect with a teller and take care of your tasks within minutes. You can also use it as an ATM 24/7. Our Drive Thru with Live Tellers are also located at our Appleyard, Marianna, Chattahoochee, Hansell, Parkway, Quincy, and Downtown Financial Centers. Available Monday – Saturday, 7am EST until 7pm EST.

CREDIT CARDS ~ LIMITED TIME OFFER *EXTENDED!*

Enjoy an extended introductory period!

Get a special low **0% introductory APR¹ for 20 billing cycles** on purchases and balance transfers. Thereafter, a variable APR, currently **13.49% – 23.49%¹**, when you apply for the **Mastercard[®] Platinum Card** by November 30, 2021.

To learn more, visit: www.EnvisionCU.com/CreditCards

¹The 0% introductory APR applies to Purchases and is valid for the first 20 billing cycles. The 0% introductory APR applies to Balance Transfers made within 60 days of account opening and is valid for the first 20 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 03/01/21, the undiscounted variable APR for Purchases and Balance Transfers is 13.49%-23.49% (based on your creditworthiness). The variable APR for Cash Advances is 25.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars, 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law. This offer is valid only for new Mastercard Platinum Card accounts with this Financial Institution and the application must be submitted by November 30, 2021, through a branch office or call center. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



IT'S ALL ABOUT *The Kids!*

KIDS ACCOUNTS ARE AVAILABLE NOW!

We're excited to introduce new ways for our youngest members to start saving. 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.

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 with our eTeen Account.

Starting to save for your child's future has never been easier! We've created the **Owl About Kids Account** for children aged 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 Piggy bank to start saving in the first 6 years
- Free Change Exchange
- Earn extra interest on the first \$1,000 deposited into the account



All of our Envision Credit Union members have access to Free financial literacy materials. Visit www.EnvisionCU.com/moneywise to learn more today.

Take advantage of this opportunity and get your child on the path to a bright financial future!

WE BRING IT ALL *Home for You!*



We Are Here For You
Home Loans

We will help you finance or refinance the home of your dreams, at a rate that you couldn't imagine. Please contact us for all your hometown home loan needs!



Shannon
Mortgage Loan Originator
SWood@envisioncu.com
Work: 850.942.9000 ext 4711
Cell: 850.241.2971
NMLS #327957



Debbie
Mortgage Loan Originator
DSullivan@envisioncu.com
Work: 850.942.9000 ext 4712
Cell: 850.980.4914
NMLS #922093

For Details, visit: www.EnvisionCU.com



NMLS# 506298

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MoneyWise is a straightforward program that can help you learn about a new money concept in just 5 minutes. Some of the most helpful features of the program are that the lessons are highly interactive, customizable playlists to meet your financial needs, and it is an entirely mobile device optimized so you can learn wherever you go. Some of the playlists include:

- FINANCIAL FOUNDATIONS
- BUILDING FINANCIAL CAPABILITY
- INVESTING IN YOUR FUTURE
- OWNING A HOME
- PREPARING FOR RETIREMENT

As a reward for adding this tool to your financial toolbox, we're offering a chance to win a \$100 VISA® gift card! All you must do is log in and complete a playlist to be automatically entered. Login is required for valid contest entry. You can find the contest rules at www.EnvisionCU.com/Moneywise

FINANCIAL WORKSHOPS

We're gearing up for a whole new season of webinars and in-person workshops. Whether you are in Wakulla or Marianna, Bainbridge or Thomasville, or somewhere in-between or you prefer to join digitally, there's a workshop for you! From money topics ranging from basic budgeting concepts, to learning about how to improve your credit score we've got workshops on these topics and everything in between.

Visit www.EnvisionCU.com/workshops to find a workshop and be sure to check back regularly throughout the fall. Be sure to follow us on Facebook where we will post about new workshops or watch webinars streaming live online!

ENVISION NO HUNGER



For the second year in a row we supported Second Harvest of the Big Bend's backpack program with our Envision No Hunger campaign, matching community donations dollar-for-dollar up to \$30,000.

Another success, this campaign raised **\$83,350.36** in July. Our CEO, Darryl Worrell, along with Second Harvest CEO, Monique Van Pelt and their team members, in partnership with WTXL, ran this exciting month-long initiative to raise money for food that will go to students this upcoming school year that are considered to be food insecure. It's not too late to support the cause. Donate online at www.fightinghunger.org/envision/.

TEACHER RECOGNITION PROGRAMS

The new school year brings opportunities to recognize excellent educators. We are proud to sponsor two well-known teacher recognition programs this upcoming school year.

Teacher of the Month with WCTV:

<https://www.wctv.tv/page/envision-credit-union-teacher-of-the-month-contest-2020-2021/>

Amazing Teacher Awards with the Tallahassee Democrat (coming soon):

<https://www.tallahassee.com/contests/>



COMMUNITY CLASSROOM



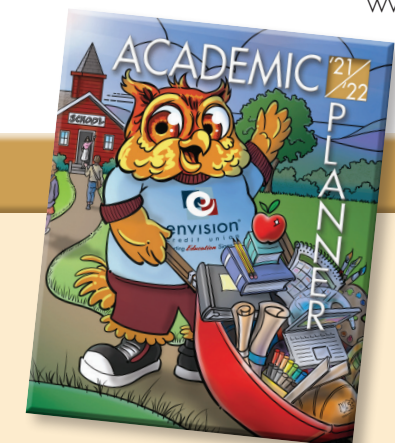
According to a 2018 survey by the National Center for Education Statistics*, 94% of teachers spend their own money to stock their classrooms with the necessary supplies and resources. Join us and WCTV in helping teachers fill their classrooms with all of the necessary school supplies they will need this school year, and help fill the gap where some area families are unable to purchase supplies for their children.

Visit DonorsChoose.org/WCTV to find a local teacher's list to begin clearing today!

*www.nea.org

ACADEMIC PLANNERS ARE HERE!

The 2021-22 Academic Planners are here! Pick yours up in any of our walk-in financial centers today.



Classroom Grant Winners!

EVERY QUARTER, teachers across 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!



DONNA WILSON
Jackson County



ELLEN THORP
Killearn Lakes Elementary



ERICA BARNES
Jackson County



FAITH SHIVER
Harper Elementary



GARRISON PILCHER
Thomasville



HOLLI ROSSI
Hand in Hand Thomasville



**KATELIN MORRIS &
KIMBERLY BARTNICK**
James A. Shanks Middle School



NIKKI SMITH
Thomas County Central High



SARAH MARQUEZ
Leon County



STACIE LAYNE
Thomas County Middle School



TERESA MARTIN
Jackson County



WINDE FARRINGTON
Jones-Wheat Elementary



Thank you to everyone who follows our social media pages! Here are the winners for...



FATHER'S DAY CONTEST WINNERS



Jeff



Mike



Peter

These winners won \$100 Bass Pro Gift Cards.

DRIVE THRU WINNERS



Lillian
JUNE

These winners won a \$100 VISA® Gift Card because they used the Drive Thru with Live Teller.

Mark (not pictured)

ANNUAL MEETING WINNER

This winner won a \$50 VISA® Gift Card for attending the annual meeting.



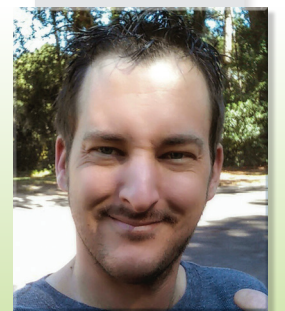
Denise

HURRICANE PREP CONTEST WINNERS



Ron
MAY

These winners won a Generator for using their debit cards as credit at select stores during hurricane prep season.



Chris
JUNE

Deals for Your Wheels!

Auto Loans at
2.49% APR*



Get the best deal for your dream car with Envision! Apply for a new auto loan or refinance your current auto loan with us to enjoy rates as low as 2.49% APR and 90 days payment free! With a fast and simple application process, our local representatives are ready to help you get in gear. Apply for your auto loan today to lock in these great benefits:

- 90 days payment free
- Rates as low as 2.49% APR for 72 months*
- Flexible loan terms
- Finance up to 100% of your purchase price

Visit our website to get started: www.EnvisionCU.com/Auto

*The Annual Percentage Rate is the advertised rate and can vary based on creditworthiness, age of vehicle and terms of the loan. Your rate can be higher or lower depending on credit performance. Financing up to the retail value of the auto is available. Rate is subject to change without notice. Auto loans currently financed through the credit union cannot be refinanced with this offer. Payment Example: payments on a loan at 2.49% APR for a term of 60 months would be \$17.75 per \$1,000 borrowed.

Credit may not be extended if, after you respond, we find that you do not meet the following criteria, including but not limited to, length of employment, your income, debt status, and ability to pay in relation to the loan amount requested. Additional criteria may apply. We can cancel this offer if you do not meet the criteria established in this offer.



envision[®]
credit union

HELPING YOU COVER

All Your Bases!

eSERVICES, Drive Thru with Live Teller & YOU!

Envision Credit Union wants to keep you connected to your finances no matter when or where you are. We have created an arsenal of options to ensure that you have control over your bank account whether you need to make payments on the go or transfer funds across accounts or between family members. eBranch, our online banking platform, allows quick and secure management of your financials from any mobile device or computer. Additionally, you can set alerts to notify you about certain activity occurrences on your accounts.

eStatements is our online service that allows members to skip out on a paper statement and reduce waste by opting to receive our Envision electronic statements and notices. Every time a statement is ready, a reminder will be sent swiftly to your email providing access to your financial information in a secure manner. eStatements allow you to view, print, and save statements and notices at any time.

Finance Works is our way of helping you take control of your budget and see exactly where your money is going each month. This free feature categorizes your expenses, giving you an accessible look into your finances. Our online Bill Pay portal allows you to ensure your bills are taken care of on the go.

Mobile Banking and Deposit are conveniently made so that our members with smart phones and tablets may access their accounts via their mobile device. Our mobile apps allow members to take advantage of our array of services without visiting their local Envision financial Center.

Gift cards, popular brand-name merchandise, and vacation packages are available at the swipe of your card with **uChoose Rewards**. Envision wants you to have access to millions of rewards by using your Envision Credit Union Visa Debit Rewards card to make purchases. You can earn 1 point with us for every \$3 spent! Simply use your card while shopping, select 'credit' when checking out, and sign for your purchases. This perk is free and makes it easy for you to rack up points to use on our expansive inventory of rewards. To take advantage of these premium prizes, start swiping today!

Card Control is one of our newest features and makes it easy to keep an eye on your cards in your phone's wallet. It allows you to lock and unlock cards with a few taps on your smartphone, get real time notifications when your card is in use, and restrict transactions to match your personal preferences.

Don't have time to wait in a teller line? No need to leave your car, our Drive Thru with Live Teller makes it easy for you to experience Envision's excellent service from the comfort of your vehicle and are **available from 7AM – 7PM EST**. Live Tellers are available to conveniently help you with a variety of our services. Our Drive Thru with Live Teller can be found at our Appleyard, Hansell, Downtown, Chattahoochee, Lake Jackson, Marianna, Parkway, Quincy, and Liberty branches. Walk up machine with Live Teller now available at Bainbridge.

Time crunches are no longer an excuse for not tackling your financial needs; check out our Drive Thru with Live Teller today!



THERE IS NO BETTER

Time than Now



Envision Your Future **HELOC**

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.



NMLS# 506298

HELOC 060120

WE JUST THOUGHT

You Should Know!

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:



Love My Credit Union®
rewards



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.



IdentityIQ® Members receive up to 35% Off on Credit Report and Identity Theft Monitoring



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.



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. Please visit www.EnvisionCU.com for more details.

Win a Free Lunch When You Eat Local!



envision®
credit union

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

Win lunch on us! Starting September 1 to September 30, use your debit card between the times of 11 am to 2 pm for lunch at a local restaurant for a chance to win **\$20**. One random winner will be chosen daily, excluding weekends and Labor Day (09/06/2021).

For more information, visit:

www.EnvisionCU.com/LunchOnUs

*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/LunchOnUs or call 850-942-9000. One winner will be chosen by random drawing of all eligible entries daily. Offer applies to signature based debit card purchases from September 1, 2021 through September 30, 2021 with the following Merchant Category Codes: 5812 and 5814. LOU 090121/093021

