

## Letter to all Envision CU Members from the President/ CEO

Dear Member,

I am thrilled to share some exciting news that marks a new chapter for Envision Credit Union! These past 70 years at Envision, we've always been about more than just financial services—we're about making a meaningful impact in the lives of our members, communities, and neighbors.

After months of careful planning and consideration, our Board of Directors and Executive Team have unanimously approved a merger with Addition Financial Credit Union. This partnership is an incredible opportunity to grow and enhance the ways we serve you, our members, and the communities we all love.

The next step is getting our regulatory agencies' approval and then a membership vote will occur later in 2025.

Once the merger is completed, it will allow us to expand our mission in extraordinary ways! By combining our resources and passion for service with Addition Financial, we'll create even more opportunities to empower individuals, support our schools, and give back to the communities we serve.

Here's why this is such an exciting moment for all of us:

- **Bigger Impact in Our Communities:** Imagine the possibilities! Together, we'll enhance our current financial literacy in schools and expand with high school branches, bringing real-world financial education directly to students in North Florida and South Georgia. At the same time, we'll continue supporting beloved programs like *The Best and Brightest Awards* and *School Markets through Second Harvest*. With more resources, we can do even more to uplift our communities and ensure every community we serve has the tools it needs to thrive.
- **Empowering Financial Literacy:** Financial education has always been a cornerstone of our mission, and this merger allows us to double down on that commitment. From workshops to community events to innovative tools for students and families, we'll have the ability to reach more people and help them build brighter financial futures.
- **Better Technology, Same Personal Touch:** We know how important convenience and connection are to you. That's why we'll be enhancing our digital tools and services—making it

easier than ever to manage your finances anytime, anywhere—all while maintaining the friendly, personalized service you've come to expect from Envision.

- **Preserving Our Roots While Building Our Future:** At Envision, we're proud of the legacy we've built since 1954. This merger isn't about changing who we are—it's about growing together and creating an even stronger foundation for the future. Addition Financial shares our values and passion for member service, and we couldn't ask for a better partner in this journey.

We're not just merging credit unions; we're merging ideas, dreams, and a shared vision for stronger, more connected communities. This is about YOU—our members—and ensuring that we can meet your needs now and for generations to come.

I know you may have questions, and we're committed to keeping you informed every step of the way. We will be in touch regularly and will also post quick reference information for you as we move along at [EnvisionCU.com/AdditionFI](https://www.envisioncu.com/additionfi). This is a big moment, and we want you to feel just as excited as we are about the opportunities ahead.

Thank you for trusting us with your financial journey and for being a part of the Envision family. The future is bright, and I can't wait to see how much good we can accomplish together!

We hope you and your family have a wonderful holiday season,

Darryl Worrell

President/ CEO Envision Credit Union