

# SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | SPRING 2014

## OUR BEST KEPT SECRET: **HOME LOANS**



- © Enroll in HomeAdvantage™
- © Top Three 2014 Envisioneer Finalists
- © In Review: The Year of the Car

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# NOMINATING COMMITTEE REPORT FOR 2014

## M. Christopher Bryant

**T**he Nominating Committee is pleased to submit the following qualified member

as a nominee to serve a five-year term on the Envision Credit Union Board of Directors: M. Christopher Bryant. Mr. Bryant has been a member of Envision for over 50 years. He is a graduate of Florida State University with a Bachelor's degree in Government in 1980 and a Juris Doctorate degree, from Florida State University College of Law in 1984. Mr. Bryant is a partner in the law firm of Oertel, Fernandez, Bryant & Atkinson, P.A. His areas of practice include: Governmental Law, Administrative Law, Health Care Law, Environmental Law, Land Use Law, and Appellate Practice.

Mr. Bryant served on the Envision Credit Union Supervisory Committee from 2002 until 2009 and has served on the Envision Credit Union Board of Directors since 2009, currently serving as Chair of the Board.

In accordance with Article X, Section 1 of the Credit Union's bylaws, the Nominating Committee has submitted one name per 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 March 10, 2014. 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, April 24, 2014.



## FALCON FRAUD PROTECTION SERVICE

**E**nvision Credit Union actively monitors any fraud during debit or credit card

compromises, including the recent Target breach. Your Envision VISA debit or credit card feature enhanced security safeguards to protect against fraud and with Visa's Zero Liability Policy, you will not be held liable in cases of unauthorized use of your card. As an extra measure of security, card activity is monitored by our FALCON Fraud Protection Service, which is designed to recognize

unusual card usage. When FALCON spots something out of the ordinary, a live agent will call you to verify the activity. If you can't be reached, the agent will leave the following number for you to call: **1-800-890-5097** for debit or credit cards. Envision's top priority has always been to maintain the privacy and the security of our cardholders by closely monitoring the issue. If you have any questions or concerns, please contact us and we will be happy to assist you.



# PRESIDENT'S LETTER

## Another Strong Year!

**2**013 was another strong year for Envision Credit Union. Our membership numbers grew, our financial performance remained strong, and more importantly our return to our members increased. In addition to the record amount of savings our members received through our products and services, your Credit Union's support of the education community increased--directly impacting teachers and students.

For this edition of *Success*, I would like to specifically mention our positive loan growth in 2013. Our financial statements reported an increase in members opening a new VISA credit card, financing a new or used vehicle, and purchasing or refinancing a home with your Credit Union. This trend indicates that more members are seeing the value in these critical products and have felt the savings in their daily lives. We understand that you have a choice when it comes to financial services. Please remember that no other financial institution has your best interest in mind the way that we do.

As a cooperative institution, it is critical that we maintain a mutual relationship regarding repayment. If you are experiencing financial hardships and are unable to satisfy monthly obligations, I encourage you to contact our staff and discuss the options available to you through your Credit Union membership. We recognize that financial obstacles may occur due to unexpected circumstances. However, please make us aware of your circumstances and allow us to work closely with you to facilitate a solution. We are here to help!

I want to take this opportunity thank you for your support and let you know that the savings you have experienced will continue. **Thank you for your membership!**

Sincerely,

Darryl G. Worrell  
President/CEO



### BOARD OF DIRECTORS

**M. Christopher Bryant**  
Chair

**Karen Samuel**  
1st Vice Chair

**Thomas B. Perrin**  
2nd Vice Chair

**Sam McCall, Ph.D.**  
Treasurer

**James M. Croteau, Ph.D.**  
Secretary

### SUPERVISORY COMMITTEE

**David Helton**  
Chair

**Dr. Robert Smith**  
Vice Chair

**Dr. Barbara K. Wills**  
Secretary

For information on Financial Center  
Locations, Hours and Services

Visit [envisioncu.com](http://envisioncu.com)  
or Call (850) 942-9000  
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### ENVISION VISA CARD PROGRAM GIVE BACK!

# \$1 MILLION IN 2012 & 2013

GIVEN BACK THROUGH ENVISION'S SCORECARD® REWARD POINTS & CASHBACK®!



# HOMEADVANTAGE™



## Deep Roots. Deep Connections.

**T**hrough a partnership with CU Realty Services, we now offer a new program to members called HomeAdvantage™ that will help you search for a home, find a reliable realtor, and receive an additional rebate after closing. Here are the options available:



Gain online access to the most current MLS listings – the same ones that realtors use. Register today for free to begin your search.



Stay updated on the current rates and once you've found a home that meets your expectations, the online application process is simple.



Envision picked the best agents in the Tallahassee area to become part of our exclusive network. Enroll today and get a referral!



When you register for the HomeAdvantage program and use one of our trusted agents, a rebate will be provided to you by CU Realty after closing.

Visit our Real Estate Center at [www.envisioncu.com](http://www.envisioncu.com) to enroll in the HomeAdvantage™ program or call our Home Loans Team at (850) 942-9234 for details.



# HOME EQUITY LOANS



## Make the Smart Move with Envision Home Equity Loans

**W**ith the housing market improving and home values increasing, we couldn't imagine a better time than now to highlight our Home Equity Loans. Using the equity in your home to pay off high interest debt, make needed renovations, or refinance your existing high interest home equity loan is a smart move with Envision's low rates and no closing cost options.

Since we service loans locally, you can keep track of your mortgage status through your regular monthly statement or through our eBranch services. Not to mention our quick turnaround time, averaging less than ten business days, means you get the funds you need faster.

Applying for a Home Equity Loan is fast and simple. You can take advantage of our online resources and apply online at [www.envisioncu.com](http://www.envisioncu.com) or visit your local branch to apply in person. If you are shopping for a Home Equity Loan, we encourage you to call our Home Loans team at (850) 942-9234 or send an email to [mortgage@envisioncu.com](mailto:mortgage@envisioncu.com) to find out more information.

### Other Added Benefits Include:

- » Finance up to 90% of your home's value
- » Possible tax deductions
- » No application fee
- » Terms up to 15 Years for Fixed Home Equity Loans
- » Terms up to 20 years for Lines of Credit.
- » FREE Automatic Deduction available
- » Access made easy through our eBranch services



We would like to welcome Vickie Kirchoff to our Home Loans Team as our Community Home Loan Officer. Vickie has served in the financial industry for thirty years, seven of which have been dedicated to Envision Credit Union and its members. NMLS# 1145979

Visit Us at  
the North  
Florida Home  
Show!

# AUTO LOANS



## In Review: The Year of the Car

**W**e made the claim early last year that 2013 would be the Year of the Car. Economic data reported that US auto sales topped out at a six-year high (an increase of 7.6% since 2012) and the industry improved over 50 percent since 2009. Also, we calculated that our members saved as much as \$605 over the first 12 months when they financed with Envision. In some cases, the savings resulted after refinancing from a higher interest rate — between 8 and 9% APR — down to as low as 1.99% APR. It was clear to us that many of our members have enjoyed The Year of the Car.

What can we expect from 2014? We would like to share three reasons why 2014 will remain a robust time to purchase a vehicle. First, there is a large amount of pent-up demand to replace older models on the road. Second, as the overall economy (specifically the unemployment rate) slowly improves, consumer confidence will also continue to rise — presenting the opportunity for more consumers to purchase a vehicle. Lastly, interest rates are expected to remain low throughout the year and there is still a great chance to save money.

The combination of these factors — mixed with our interest rates as low as 1.99% APR — support that 2014 will again be an ideal year to purchase a new vehicle. Applying online for your auto loan may be our most convenient option. Visit [www.envisioncu.com](http://www.envisioncu.com) and get started on your loan application today!

Save as much as  
**\$605**  
on your Auto Loan\*  
with Rates  
as low as **1.99% APR**

\*Average member savings is based on a sample of refinanced auto loans between July 7, 2012 and April 1, 2013 using an estimated annual percentage rate and loan term from the prior auto loan based on information contained in the credit report. Amount represents interest savings within the first 12 months of the loan. Minimum Loan Amount is \$10,000 and the model year must be no older than a 2008. Terms of up to 48 months at 1.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 720; have an open and current Envision VISA 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.





# EDUCATION



*From left to right: Kim Sims, Willie Brown, and Sherri Winsett*

## Top Three 2014 Envisioneer Finalists

## Grant Winners Fall 2013

**Jennifer Tibbitts,**  
Lincoln High School

**Patti McMullen,**  
Buck Lake Elementary School

**Jason Burdick,**  
SAIL High School

**Jacquelyn Crutchfield,**  
Fairview Middle School

**Nicholas Weaver,**  
Riversink Elementary School

**Jason Mann,**  
Rickards High School

**F**or the past year LaToya Montgomery has represented Envision Credit Union in the education community as our first ever Envisioneer. For the past year, LaToya has been busy making appearances at many local events as Envision's Success for Educators Spokesperson including: Teacher of the Year Awards, Best and Brightest Awards, Battle of the Bands, and the 2013 Big Bend Brain Bowl.



Some of LaToya's responsibilities as the Envisioneer included a yearlong relationship as an educator spokesperson throughout the Leon County School district and a weekly blog at [www.successforeducators.com](http://www.successforeducators.com), featuring engaging experiences as well as financial literacy tips for readers. LaToya also spent time promoting discounted products and services valuable to educator colleagues including exclusive offers such as, \$1,000 off closing costs and no payments for 6 months on auto loans.

Our Top 3 Envisioneer Finalists include: Kim Sims of Fort Braden School, Willie Brown of John G Riley Elementary School, and Sherri Winsett of Chiles High School! Community voting for the top three candidates will begin **Wednesday, February 5th**, end on **Thursday, February 13th**, with the winner of the 2014 Envisioneer position announced on **Friday, February 14th** at [www.successforeducators.com](http://www.successforeducators.com)!





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*Holiday Debt*  
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