



SPRING HAS SPRUNG AT

Envision Credit Union!

WHAT'S INSIDE:

- *Spring Has Sprung and So Has Our New Website*
- *Prepare for Summer Vacation with our Lifestyle Loans*
- *Get the Scoop on our 68th Annual Meeting*





DARRYL G. WORRELL
President / CEO

PRESIDENT'S LETTER

No Better Time to Look to ECU!

Dear Member,

With price inflation continuing to rise, we as consumers are feeling the pinch. A recent survey illustrated that 83% of consumers noticed rising prices and 95% of consumers planned to change their shopping behavior if inflation continued. There are many things we can do to change our short-term behavior. We can cook at home more often, shop at discount outlets and purchase discount products, and travel less to name a few.

While these short-term behavior changes can help, I would suggest that we also review our personal financial situation and make sure we have habits that can sustain our financial future no matter what economic environment we find ourselves in. That's where Envision Credit Union can help. We are built to assist you with building these habits and succeeding in building your best financial future.

This issue of "Engage" highlights our updated website that is easier to navigate to find our useful resources. There you can review our Moneywise suite of interactive modules to help you accomplish your financial goals. Looking for something fun to do with your kids? Check out It's a Money Thing geared towards our youngest learners. You'll also be able to easily navigate to debt consolidation loans and club accounts to save money all year long. **THANK YOU for your continued membership and remember . . . Where You Bank Matters.**

Darryl G. Worrell
President/CEO

BOARD OF DIRECTORS

Dr. Cassandra J. Grayson
Chair

Aletta Shutes
1st Vice Chair

Gene McNease
2nd Vice Chair

Gene Morgan
Secretary

Linda Presley Jones
Treasurer

Anthony Gaudio
Director

SUPERVISORY COMMITTEE

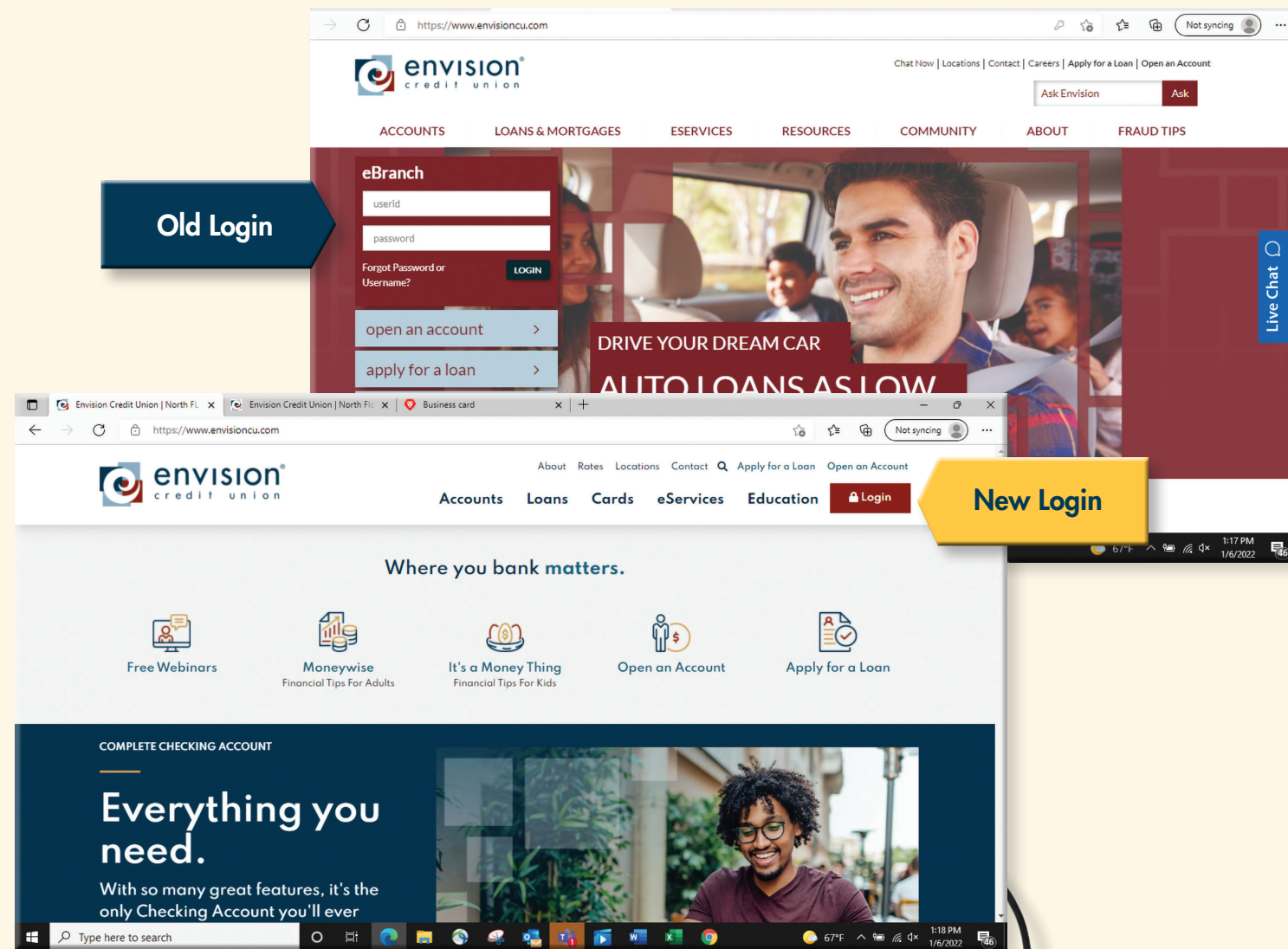
Dr. Christopher Small
Chair

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

CHECK OUT OUR

Brand New Website!



New year, new look, new website!

We are so excited to announce the launch of our brand-new website as of January 25, 2022. Our new site is clean, modern, and features easier navigation while maintaining accessibility to our beloved online banking tools.

Continue using **EnvisionCU.com** to get information on our selection of loans including auto, home, and lifestyle loans. Login to our online banking portal and keep regular maintenance on your Envision accounts. Access our library of resources to keep you and your loved ones ready to reach your financial goals! Whatever you need, our website has everything to keep you in the loop with your credit union.



2022 HOLIDAY CLOSURES

MONDAY, MAY 30TH
Memorial Day

SUNDAY, JUNE 19TH
Juneteenth Nat'l Independence Day

MONDAY, JUNE 20TH
Juneteenth Nat'l Independence Day (Observed)

MONDAY, JULY 4TH
Independence Day

MONDAY, SEPT. 5TH
Labor Day

MONDAY, OCT. 10TH
Columbus Day

FRIDAY, NOV. 11TH
Veterans Day

THURSDAY, NOV. 24TH
Thanksgiving Holiday

FRIDAY, NOV. 25TH & SATURDAY, NOV. 26TH
Friday & Saturday After Thanksgiving Holiday

SUNDAY, DEC. 25TH
Christmas

MONDAY, DEC. 26TH
Christmas (Observed)

WE ARE HERE FOR YOU

Home Loans

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

For Details, visit:
www.EnvisionCU.com

*Florida and Georgia Only.



NMLS# 506298



CONGRATULATIONS ARE IN *The News*

On February 24th, 2022, Dr. Cassandra J Grayson and Gene McNease were re-elected to the board of directors. Congratulations to them on their new terms! We certainly hope that you were able to join us, but if you weren't, there is a recording available at EnvisionCU.com/annual.



Dr. Cassandra J. Grayson
Education Technology Consultant/
Project Manager
Florida Department of Education

Dr. Cassandra J. Grayson is an Education Technology Consultant/Project Manager for the Division of Technology and Innovation, Florida Department of Education. At FDOE, Dr. Grayson has worked with several programs such as Statewide Longitudinal Data Systems (SLDS), Data Governance Council, Postsecondary Education Readiness Test (PERT), Florida Kindergarten Readiness Screener (FLKRS), Just Read Florida and School Safety. Dr. Grayson has previously worked with the League of Southeastern Credit Unions (Florida and Alabama credit unions) for 14 years. In her position as Association Services Chief of Staff, she oversaw and directed the Education, Communications, and Member Relations Departments.

Dr. Grayson worked with staff to ensure credit unions throughout Alabama and Florida are promoting the National Endowment for Financial Education, High School Financial Planning Program - "Credit Unions in the Classroom". This program conveyed financial responsibility to youth while in grade school and helped to infuse the importance of financial literacy. She also managed the Southeastern Credit Union Foundation High School Scholarship Program. This program promoted academic achievement, supported community involvement, and enhanced community awareness of credit unions to students. Dr. Grayson has a Doctor of Education Degree in Educational Leadership from Northcentral University. Additionally, she has a Master of Education Degree in Adult Education/Administration and a Bachelor of Science in Business Administration, both from Florida Agricultural & Mechanical University.



Eugene McNease
Social Security Administration
District Manager (Retired)
Southwest Georgia

Eugene McNease is an experienced Social Security Administration professional, having worked in Florida and Georgia. Throughout his career, Eugene has worked as a Medicare and Medicaid Claims Representative in Clearwater, FL and with the Bureau of Health Insurance at the SSA Regional Office in Atlanta, GA, investigating Medicare/Medicaid fraud and abuse throughout the Southeast. He recently retired as the SSA District Manager in Thomasville, being responsible for the administration of complete SS programs in Southwest Georgia.

Outside of his career ambitions, Eugene boasts an extensive collection of hobbies and community involvement. He has served as a Deacon and Chairman of Finance at First Baptist Church of Bainbridge, GA, is a 32-year Rotarian, acting as the former President of the Thomasville Rotary Club, President of the Thomasville-Thomas County United Way for the last 10 years, 11-year board member and acting Secretary-Treasurer of the Rose City Federal Credit Union, District Chairman of the American Heart Association for 10 years, Chairman of the Georgia Foster Grandparent-Senior Companions Advisory Council for 30 years, Secretary-Treasurer of the Rose City Federal Credit Union, Member of the National Association of Social Security Managers, and Delegate to Georgia, Southern, and US Tennessee Associations for 10 years. Eugene is also a celebrated tennis player across three continents and six countries and is the acting President and Chairman of the International Tennis Fellowship of Rotarians.

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. ** For Florida and Georgia Only.

HELOC 060122

NMLS# 506298




2021: OUR YEAR IN REVIEW

 **COMMUNITY GIVEBACK**
\$105,600

 **FINANCIAL LITERACY GIVEBACK**
\$27,092

 **SUPPORT FOR EDUCATION**
\$185,677

 **MEMBER GIVEBACK**
\$229,312

 **U CHOOSE REWARDS® POINTS EARNED**
198,538,543

Where You Bank Matters!

TIPS & TRICKS TO SAVE YOU

From Fraud!

Tips and Tricks to Save You from Fraud!

Here are some easy ways to ensure you are taking precautions to keep your finances secure.

Spotting a Scammer

This can be tricky, but here are some behaviors and tactics that should raise some red flags:

Persistent phone calls or emails. Beware of phone calls, emails, or communication that you receive persistently, as scammers may try to pose as reputable businesses or government agencies, even the IRS. Be sure to take precautions to verify those who contact you and avoid giving out any personal information.

Overtly threatening or pressuring demeanor. Scammers like to avoid giving you time to check if their offer is real before you commit to it. They will also often pretend to be from a well-known organization or government department and try to scare you into giving them your personal information or money with threats like fines or disconnecting your access.

Fake websites and emails. Scammers can contact you from emails that look like they have come from your bank or someone you know. Always check emails and webpages for authenticity and avoid sharing personal information online.

Fake social media profiles. Beware of scammers making fake profiles on social media. They may send you a friend request or message, sending you offers to make quick money or invest or asking for money to help them with trouble they are having.

Avoid Scammers & Protect Your Information

- Don't open attachments, click on links, or call the phone number from unfamiliar sources.
- Avoid using public Wi-Fi and computers to conduct online transactions.
- Install operating system patches when



available, and protect your home computer with a firewall and antivirus software.

- Use multi-authentication for account logins and avoid using the same passwords for multiple websites.
- Pick a strong password, keep it secure, and change it frequently.
- To avoid tax identity fraud, file annual tax returns promptly.
- Don't keep your computer on all the time. This makes it more prone to spyware and other hacker attacks.
- Hang up on robocalls. Don't press 1 to speak to a person or to be taken off the list, as this can lead to more phone calls.
- Research the company and read the cancellation policy before signing up for any free trials.
- Don't share your personal, banking, or credit card information with people you don't know or trust.
- Check your credit report every four months to watch for new or re-opened accounts.
- Destroy personal documents before you throw them away.

Envision Credit Union wants to keep you connected to your finances no matter when or where you are. We have created a plethora 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 our 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.

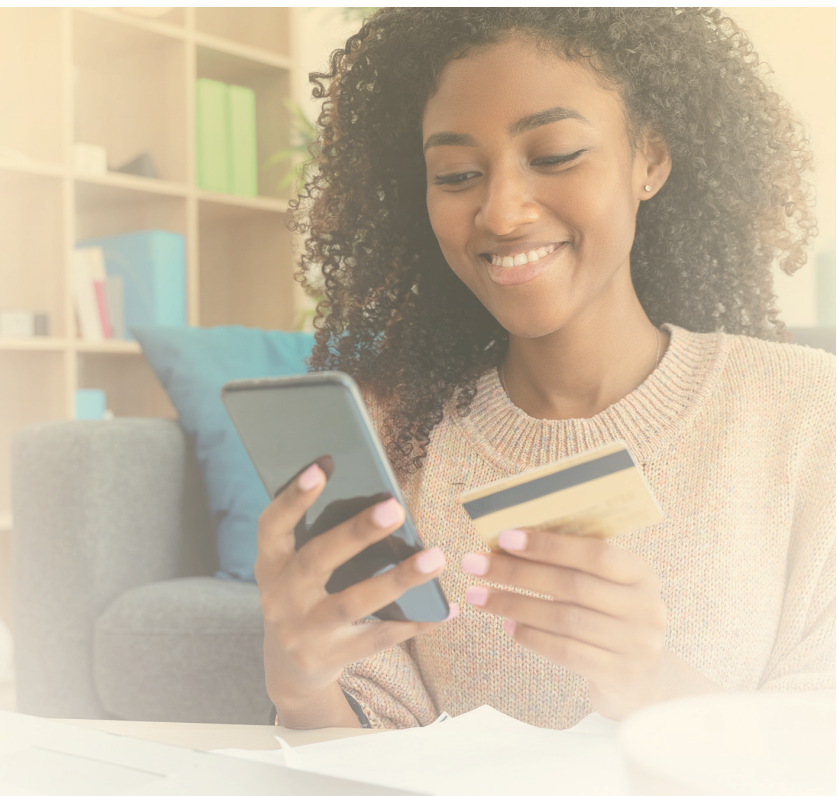
Mobile Banking & Deposit are conveniently made so that our members with smart phones and tablets may access their accounts via their mobile device. Our mobile apps allow members to take advantage of our array of services without visiting their local Envision financial Center.

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 tellers make it easy for you to experience Envision's excellent service from the comfort of your vehicle. **They are available Monday through Saturday, 7am to 7pm EST.** Our Live Tellers are available to conveniently help you with a variety of services and can be found at our **Appleyard, Hansell, Downton, Chatahoochee, Killlearn, Lake Jackson, Marianna, West Jefferson, Apalachee Parkway and Liberty branches.** Additionally, we have walk up machines for your convenience at our **Killlearn and Bainbridge branches!**



TAILGATE PROMOTION WINNER

This winner won a **tailgate package** including a new TV, grill, canopy, chairs, and a pair of tumblers for winning our Auto Tailgate giveaway during October and November of this year.



SHAKARA
NOVEMBER



DRIVE THRU PROMOTION WINNER

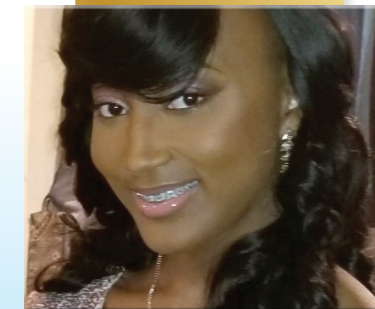
This winner won a **\$100 VISA® gift card** for going through our Drive Thru during the month of December.



SHIRLEY
DECEMBER

STEP-UP SAVINGS WINNER

This winner won **\$1,100 and 1,100 uChoose points** for winning the 2021 Step-Up Savings challenge.



DONAISJA

uCHOOSE PROMOTION WINNER



JARED
JANUARY

This winner won **50,000 uChoose points** for using their debit card 40 or more times in the month of January.

CONGRATULATIONS TO OUR **CLASSROOM GRANT WINNERS**

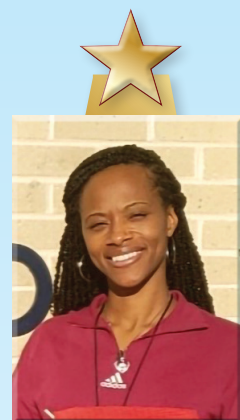
We continue to give back to our community's educators. To say thank you, we gave our \$500 classroom grants to ensure their school year went smoothly. We're so excited to continue celebrating the teachers in our community!



CALE
SABAL PALM ELEMENTARY



COLE
THOMAS CTY. CENTRAL HIGH SCHOOL



D'LEISHA
MARIANNA K-8 SCHOOL



JENNIFER
KILLEARN LAKES ELEMENTARY



MALINDA
HARPER ELEMENTARY



EMILY & NANCY
SAIL HIGH SCHOOL



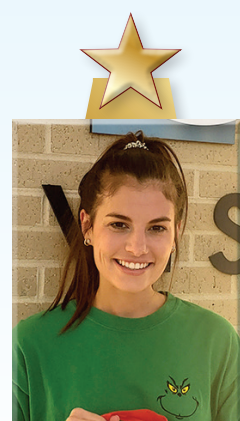
MICHELE
HARPER ELEMENTARY



MIRANDA
GRACEVILLE SCHOOL



SARAH
COTTONDALE ELEMENTARY



SAVANNAH
MARIANNA K-8 SCHOOL

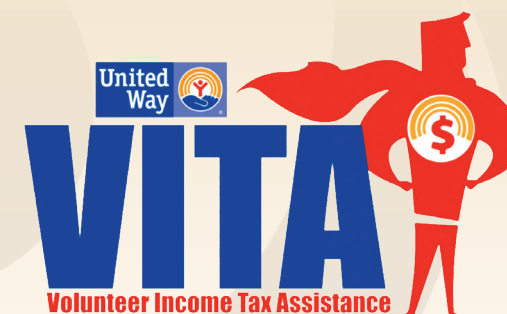


KACIE
SPRINGWOOD ELEMENTARY



IT'S THAT TIME OF YEAR AGAIN!

Tax season is here and we want to make sure you get the most out of your refund! We are proud to partner with United Way of the Big Bend and the Rotary Club of Thomasville. Through this partnership, we will provide locations and volunteers to offer tax preparation services for the 2022 tax season. For more info, visit www.EnvisionCU.com/tax to schedule your tax return appointment at a location near you.



Some Helpful Tax Tips

Whether you choose to do your taxes yourself, online or with the help of a trained professional, you'll want to make sure you follow these steps to get your refund directly deposited into your Envision account:

- You will need to provide your Routing Number and your Account Number. **Envision's routing number is 263182558.**
- You must specify the account type, either "Savings" or "Checking" for your direct deposit.
- In order to make the deposit into your "Savings" you will provide your normal member number.
- In order to deposit to your "Checking" account you will provide the account number listed at the bottom of your checks.
- If you do not have checks or access to your account number, that's okay! Just contact us and we'll help you get the information.

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.



OPTING IN TO eSTATEMENTS IS

So Easy!

eSTATEMENTS

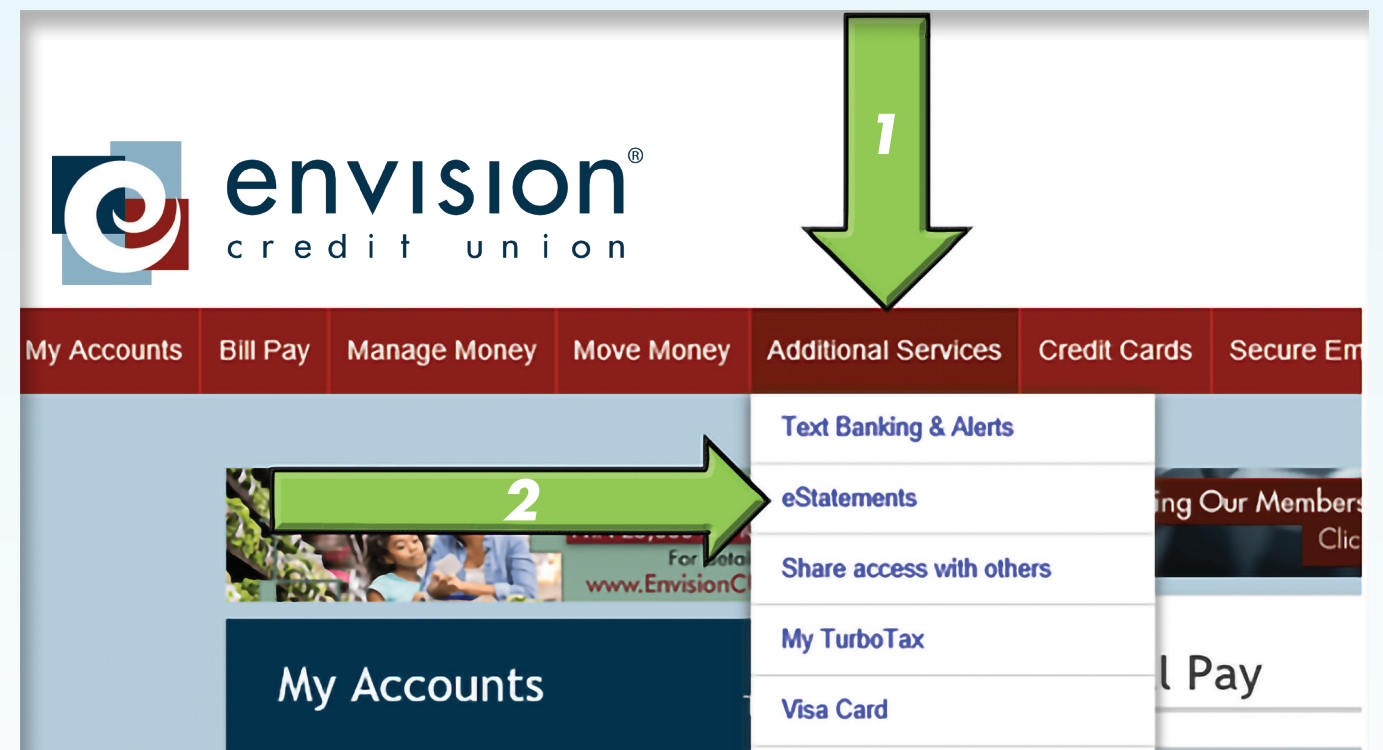
Now you can skip the paper statement, reduce clutter and give your paper shredder a break with Envision electronic statements and notices. Every time a notice or monthly statement is ready, you'll get an email reminder.

- 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:

Log into eBranch and follow the steps below:

- 1 Select the Additional Services Tab
- 2 Click on the eStatements Link in the drop down menu
- 3 Accept the Terms and Conditions



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

*APR: Annual Percentage Rate. Minimum Loan Amount is \$5,000. Minimum monthly payment is \$221.58. Rates as low as 5.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 730. Extended terms of up to 84 months are available. All rates and terms are based on credit analysis. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. A \$5,000 loan at 5.99% Annual Percentage Rate for 24 months results in 24 monthly payments of \$221.58 each.

11021022



MONEYWISE

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, there are fully customizable playlists to meet your financial needs, and it is entirely mobile device optimized so you can learn wherever you go. Some of the playlists include:

FINANCIAL FOUNDATIONS

- Understand the basics of some key financial concepts

BUILDING FINANCIAL CAPABILITY

- Understand how to better manage your money and avoid some common financial dangers

INVESTING IN YOUR FUTURE

- From paying for college to developing saving strategies, learn how to be more financially prepared in the years ahead

OWNING A HOME

- Explore the benefits and costs of buying and owning a home

PREPARING FOR RETIREMENT

- Learn what, when, why, and how you should prepare for an eventual retirement



As a gift to you for trying something new, we're offering a \$100 Visa gift card!

All you must do is log in and complete a playlist to be automatically entered for a chance to win. Login is required for valid contest entry. One \$100 gift card winner is selected every month! Start learning today at

www.EnvisionCU.com/Moneywise

GREAT SAVINGS FOR OUR MEMBERS!



Love My
Credit Union®
rewards

Our members at Envision Credit Union are able save a bit of extra cash with exclusive discount and benefits through the Love My Credit Union Rewards program.

This program allows members to maximize their savings through access to deals of up to 50% or more off of the retail prices of products and services used daily.

Savings offered through Love My Credit Union Rewards include well-known products and services, including **Turbotax**, **Xfinity**, **Carvana**, **Calm**, and **Sam's Club**. Additionally, members are able to treat themselves to special savings on rental cars, hotels, theme parks, and tickets to sporting events and concerts. Make sure that you are taking advantage of all the savings you can benefit from with your Envision membership!

WHERE YOU Work Matters!

Now hiring full and part-time employees.

Some of the full-time employee benefits we offer:

- Competitive pay
- Health Insurance
- Life Insurance
- Paid Time Off and Holiday Leave
- 401(k) Savings and Investment Plan
- Dental Insurance
- Vision Insurance
- Community Volunteer Time Off

Check out our website below for more details and a complete list of our job openings and benefits.



To learn more, visit www.EnvisionCU.com/careers





envision®
credit union

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



SPRUCE UP FOR
Spring!



**USE DEBIT,
CHOOSE CREDIT**

Are you sprucing things up this Spring? From April 1st through May 31st, use your Envision VISA® Debit Card as 'credit' at any nurseries (lawn and garden supply stores) and home improvement store* and earn **5x uChoose points**. With extra points you'll be able to redeem for prizes like iPads, laptops, gift cards, and so much more.

LEARN MORE AT ENVISIONCU.COM/SPRINGX5

*For Official Rules, visit www.EnvisionCU.com/SpringX5 or call 850-942-9000. Offer applies to signature based debit card purchases from April 1, 2022 through May 31, 2022 with the following Merchant Category Codes: 5261 and 5200.

