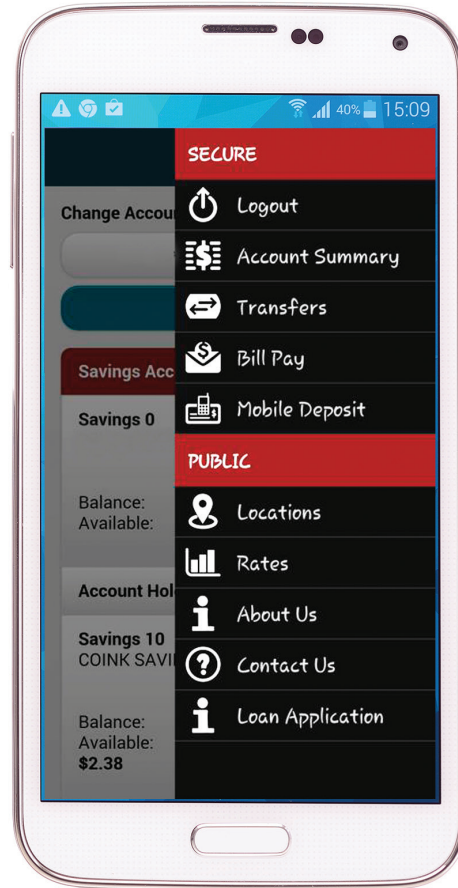
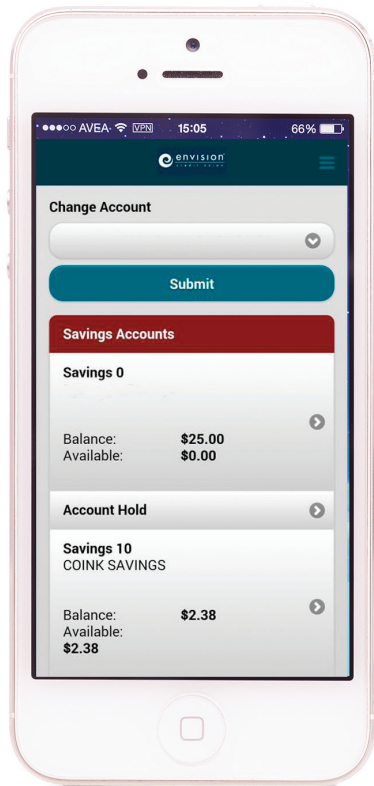


SUCCESS

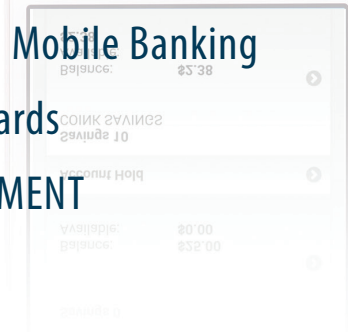
THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION / WINTER 2014

Mobile Banking *is* Here!



WHAT'S INSIDE:

- 🌀 Introducing Mobile Banking
- 🌀 EMV Chip Cards
- 🌀 SKIP-A-PAYMENT





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
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298



PRESIDENT'S LETTER

Our Focus is on You, Our Members

The year 2014 continues to be a year of products and services that make it easier than ever for our members to do business with Envision without interrupting their busy lives. From the big things – like shopping for a new home or car – to managing your finances with mobile banking and Smart Deposit ATM's, Envision is focused on you.

Your Vehicle – Members looking for a new or used car have been able to apply online, get pre-approved in our branches, and have taken advantage of the Auto Advisor services for years, but that's not the only way Envision makes it easier to buy a vehicle. Members can also apply for Envision financing right there at many local dealerships – just tell them you are an Envision CU member.

Your Home – If you're looking for a new home, Envision's free HomeAdvantage program is a great place to start your search. Members registered for the program not only get access to exclusive tools and a trusted network of realtors, but are guaranteed to earn a rebate after closing that you can save or spend however you want – like treating yourself to that big screen TV.

Your Life – Giving our members the ability to access their accounts when they need to wherever they are continues to be one of Envision's major goals. You can now find Smart Deposit ATMs at all of our locations if you're banking on the road. The mobile app is now available with a new look and a new feature everyone is looking forward to – mobile check deposits.

We continue to work hard to give our members the tools they need to meet their financial goals and 24/7/365 access to their account. Thank you for your support and for your valued membership.

Sincerely,

Darryl G. Worrell
President/CEO

Board of Directors Volunteer Position Available

In 2015, one position 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, by December 27, 2014 to:

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

For additional information pertaining to the election of officers, contact Darryl Worrell, President/CEO, at the Credit Union Main Office, (850) 942-9000.



MAKE YOUR MOBILE TRANSACTIONS SAFER



A Message from BALANCE

If you do any of your monetary transactions on a smartphone or a tablet, at some point you've probably thought, 'I can't believe I'm doing this from inside my car while it's being washed; at the rodeo; on a zip-line...'

No matter your favorite remote location, you've probably also thought to yourself, 'I love the convenience, but is it safe?' Envision Credit Union has taken several measures – like encrypting your information – to help increase the security of online transactions, but there are also steps you should take.

Be password savvy

You probably know about changing your passwords every six months and making them hard to guess. But being smart with mobile devices also means using passwords as much as possible, like when your phone is first turned on or when it comes out of sleep mode. This makes it harder for someone else to access your information should they get your phone.

Use trusted apps only

Try to only download apps from trusted sources, like Envision. If you're considering downloading an app from an unfamiliar company, read as many online reviews as possible.

Download extra security

Adding antivirus software, security updates, and wipe software – a program that lets you erase your mobile device's contents if it gets stolen – will all make your mobile device safer.

Don't provide account info via text or email

If you get any electronic communication asking for your account or personal information, call Envision or visit the website at www.envisioncu.com. It's also best to not click on links in emails or texts from senders you don't recognize.

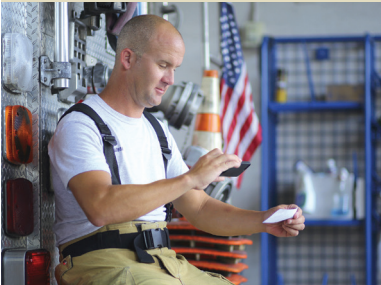
BALANCESM

FINANCIAL FITNESS PROGRAM

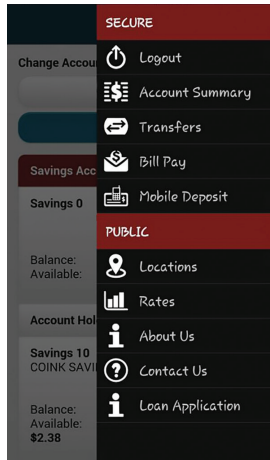


MOBILE UPDATE

Introducing Mobile Banking



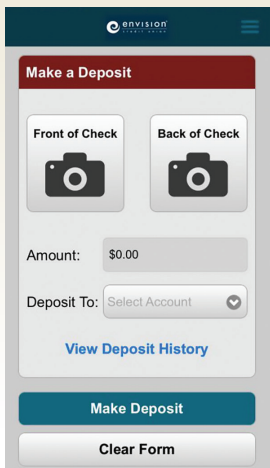
Mobile check deposits that are convenient and secure.



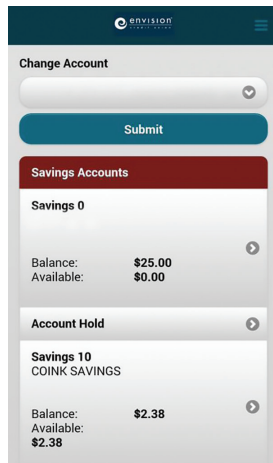
Task Menu

It gives us great pleasure to announce that our Mobile Banking app is now available for Apple® and Android™ devices. Our new mobile app has all of the features of eBranch and more! Check out our app on the left.

Once you launch the app, you don't even have to sign into your account to start using some of the app's features. The **Task Menu**, located under the PUBLIC heading, is always visible. From the task menu you can find our locations – including Surcharge-Free ATMs, Deposit Taking ATMs and the CO-OP Shared Branches – check our current rates, and even apply for loan. Once you've logged into your account, the SECURE menu will give you access to all of the features of eBranch – your account summary, transfers, and Bill Pay – with a great addition: **Mobile Check Deposit!**



Mobile Deposit



Account Summary

Depositing a check into your account from your phone is as easy as taking a picture! Simply take a photo of the front and back of the check, enter the amount and select the account. No need to mail in the check when you're done – just hold on to it for two weeks and then shred it.

From your **Account Summary** page, you can see your available balances, view any account holds and access your account history. You can also easily view any other memberships linked to your online account by simply selecting Change Account.





SOLUTIONS TO HELP YOU GROW

With our HomeAdvantage™ program, you can search for a home online, find a reliable realtor, and receive an additional rebate after closing.



Powered by CU Realty Services

ENROLL ONLINE AT www.envisioncu.com

The HomeAdvantage™ program, along with its features and benefits, is available to you through a joint relationship between your credit union and CU Realty Services. In order to earn a rebate, buyers and sellers must use one of the real estate agents listed in the approved agent network. Rebate amounts will vary depending on the price of the house sold or purchased, and the commissions paid out to the agent. Rebates are available in most states. Please consult with your credit union to get details that may affect you. Envision Credit Union NMLS# 506298.

CREDIT CARDS



Introducing EMV Chip Cards

If you are a current VISA Credit Card holder with Envision, you may notice a new feature when your card is next re-issued. Starting this fall, Envision's VISA Credit Card now contains an EMV chip in addition to the magnetic stripe. The EMV chip technology is becoming the standard internationally and has almost entirely replaced the magnetic stripe credit card in many European countries. Even though you may not yet see chip enabled readers locally, the U.S. has recognized the need to begin chip card migration.

Not only will the implementation of the new EMV chip card allow you to use your card when you travel internationally, but for your everyday transactions it is the latest advancement in fraud protection. The authentication process that the EMV card uses is unique to every purchase, protecting your information from being hacked, and the chip technology cannot be easily copied to create counterfeit cards. Going forward, Envision Credit Cards will now have this dual technology so that you can safely use your card wherever you are. Please visit www.envisioncu.com to view chip card FAQs or give us a call at 850-942-9000.

CREDIT CARDS



HAPPY SWIPING FOR
5 GOLDEN WEEKS

Swipe your **Envision VISA Credit Card** five times or more for a chance to win that week's prize.



FOR DETAILS, VISIT www.envisioncu.com

LOANS



For only \$25, during this holiday season feel free to skip a payment on an eligible loan and reward yourself!

YOU DESERVE A BREAK.
SKIP A PAYMENT.

APPLY ONLINE TO SKIP A PAYMENT,
VISIT www.envisioncu.com

To be eligible for this offer, all Credit Union loans and accounts must be in good standing. Mortgage loans, Home Equity loans, Home Equity lines of credit, workout loans, and credit cards are not eligible for this program; if you have requested a skip for any ineligible loan suffix, such loan suffix will not be part of any Credit Union approval of any other Loan(s). The Credit Union may approve or deny all or part of this request in the Credit Union's sole discretion. Interest shall continue to accrue on the unpaid loan balance during any period of skipped payment. You shall be required to make additional periodic payments until the loan is paid in full to the Credit Union, thus extending the term of the loan and the Loan's maturity date and increasing the amount of interest and finance charges payable for the loan. A processing fee of \$25 will be assessed per eligible loan which is approved for a payment skip. Processing fee will be deducted from the member's account by the Credit Union. Deadline for requests is November 30, 2014. See Skip A Payment request form for details.

AUTO LOANS



Finance your auto loan with Envision for up to 60 months and enjoy a rate as low as **1.79% APR.***

THE TOOLS TO GET YOU
MOVING

APPLY ONLINE AT
www.envisioncu.com

*APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 and the model year must be no older than a 2010. Terms of up to 60 months at 1.79% 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. A \$20,000 loan at 1.79% Annual Percentage Rate for 60 months results in 60 monthly payments of \$348.72 each.

EDUCATION

Education and Remote Banking

Educators live in a busy world between teaching, after school activities, and family life at home. They are constantly having to multi-task and adapt to changing technologies to be proficient. We had our Envisioner, Kim Sims of Fort Braden School, catch up with some local teachers to see how remote banking applications have been helping their lives run more smoothly.

“Online banking is fast and friendly for an on the go family.”

Julie Thomas

“Moneyline is convenient, easy to use, and available 24 hours a day.”

Susan Romeiko

“Mobile banking helps me to be a better mom! It allows me to have access to my daughter’s account. In the event of an emergency, I can easily transfer money into her account from the convenience of my iPad®.”

Renee Martinello

“Mobile banking covers all of my banking needs when I am unable to go to the bank during office hours.”

Janet Barber

With the launch of the Envision Credit Union mobile banking app, we thought it was important to mention how useful it can be for busy members. Whether you have an Android™ or Apple® device, you will have the ability to access your finances while on the go. Juggling soccer practice and checking in with your finances just got a whole lot easier. That’s just one way that Envision is making our products more convenient for you. To download the app, visit the app store on your Android™ or Apple® device and see what Envision mobile banking is all about.



Our Summer 2014 Grant Winners

Dan Ring
Ruediger Elementary School

Dana Fields
Rickards High School

Jane McDonald
Rickards High School

JaSun Burdick
SAIL High School

Kenneth David
Godby High School

Kris Reliford
Roberts Elementary School

EDUCATION



With every swipe of an **Envision VISA Credit Card**, five cents will be donated to Leon County Schools.

FOR MORE INFORMATION, VISIT
www.envisioncu.com/swipeforschools



envision®
credit union

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

WANTED

New 2015

ENVISIONEER!

We're looking for an outgoing, tech savvy educator to become the new face of our Success for Educator's blog page! You'll be rewarded with a MacBook®, iPod Touch®, and much more!

Important Dates for the 2014 Envisioneer Selection Process

- 🕒 **November 24, 2014 through January 12, 2015:**
Online submission of 2015 Envisioneer applications at www.successforeducators.com
- 🕒 **January 13, 2015 through February 06, 2015:**
The top three finalists will be assigned to create a video project on a topic provided by Envision Credit Union.
- 🕒 **February 08, 2015 through February 19, 2015:**
All three videos will be posted on the Envisioneer blog. Each finalist will campaign to gain votes from colleagues, friends, and family. Voting takes place at: www.successforeducators.com
- 🕒 **February 20, 2015:**
The finalist with the most votes will represent our organization as Envisioneer 2015!

Kim Sims, Envisioneer 2014

