



Because sometimes, more is better! Get ready to get even more out of your membership.

Dear Valued Member,

We are excited to share an important milestone in the future of our credit union. After thoughtful planning and extensive collaboration, our proposed merger with Addition Financial Credit Union has received regulatory approval from the National Credit Union Administration, the Florida Office of Financial Regulation and the Georgia Department of Banking and Finance.

Now, it's your turn to make your voice heard.

As a member-owner of our credit union, your vote is essential to move this merger forward. In early August, you'll receive your official merger ballot with instructions on how to cast your vote. When you receive the packet, please take some time to review the merger information to learn why a 'YES' vote means a more secure financial future for your credit union.

On September 12, 2025, we will hold a special member meeting at our Downtown financial center where you will have the opportunity to learn more about the benefits of this merger and cast your vote to ensure a bright future for your credit union. If you're unable to attend the special meeting, you'll be able to return your ballot by mail or at any of our financial center locations. We encourage you to vote YES on this opportunity to strengthen our future together.

I encourage you to watch the above "[Merger Match](#)" video to see just how perfectly aligned Envision and Addition Financial are. You can also hear directly from our Board Chair, Dr. Cassandra J. Grayson, in her heartfelt "[Vote YES](#)" video below. Both of these videos are a great testament to the shared values of our two organizations and the bright future this merger represents.

This merger is about more than combining resources, it's about unlocking greater value for you, our members.

Approval of the merger will bring:

- **Improved Technology** – An enhanced digital banking and mobile experience with powerful personal financial management tools.
- **Expanded branch locations** – In current and new service areas along with drive-thrus with Live Tellers.
- **Deeper Community Impact** – Increased investment in local initiatives, charitable giving, and community outreach.
- **More Opportunities for Youth** – Expansion of student-run branches and financial literacy programs in our local schools, helping to educate and empower the next generation.
- **More Loan and Product Offerings** – A greater variety of competitive mortgage and home equity loan products.

Envision and Addition Financial share a mission rooted in putting members and community first. Thank you for your trust and continued support. Together, we will build a stronger future for your credit union.

A handwritten signature in black ink, appearing to read 'Darryl Worrell'.

Darryl Worrell, President/CEO

Having trouble accessing the videos? Copy and paste the links below into your browser:

"Merger Match" video: https://www.youtube.com/watch?v=2oWfs_qWibc

"Vote YES" Dr. Grayson video: <https://youtube.com/shorts/OfbtVE1bcdg?si=7g8CDVtGBULfrjN4>