



RELAX AND UNWIND

It's Officially Summertime!

WHAT'S INSIDE:

- *New Payment Options*
- *Low Auto Rates*
- *Hurricane Season Prep*

Where You Bank Matters!

Can you believe it's Summertime already? Each year we seem to say "this year is going by fast". I do believe that this year is moving more quickly due to everyone's excitement to get back to living our normal lives. So please remember that your credit union is here with you and for you as we all move forward. And while it seems like a lot of things have slowed down over the past year Envision has been hard at work behind the scenes to provide new services for you and continued support for our mission.

Check out our **new Payment Portal** and **Card Control** feature within home banking. These are two of our newest technology features to allow you to conduct your business on your time! And, have you heard about our **new youth accounts** we have recently launched. This is a great way to start your kids savings accounts and teach them about finances. I am excited to get our youth more involved in financial success. **Everyone is invited to use our FREE financial tools at www.EnvisionCU.com/moneywise**

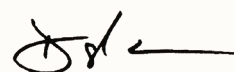
Please also check out our community involvement with "The Hoot" Podcast and our **new mural** at our 600 North Monroe Street office. We recently commissioned local artists to paint a Tallahassee themed mural on our wall, a mural that was inspired by pictures submitted by local students. If you have not had a chance to see it, we invite you to visit our drive thru downtown to make transactions and view this beautiful painting.

We also recently hosted our **67th Annual Membership Meeting** via zoom, where we reviewed the health of the Credit Union and our efforts to support our members and communities in 2020. As Dr. Grayson said in her report "What a year!"

And lastly, I want to thank you for your patience during this past year. 2020 was truly an adjustment for our members and our staff. I want to thank you for your patience, patience with new guidelines and most importantly patience with our staff. As things continue to change, we will continue to make sure our members and staff feel safe while inside our branches and always encourage you to visit our live tellers in our drive thrus.

No wait, one more last thing. As we continue to see record low interest rates, now is the time to examine your financial plans. Whether its a refinance of your mortgage (hurry, rates will be going up), dipping into the increased equity in your home for that new addition, new pool or future education planning for the kids or need to purchase that new vehicle your credit union can help you meet all of these needs.

Where you bank matters!



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

- Dr. Cassandra J. Grayson
Chair
- Aletta Shutes
1st Vice Chair
- Gene McNease
2nd Vice Chair
- Dr. James Croteau
Treasurer
- Gene Morgan
Secretary
- Anthony Gaudio
Director

SUPERVISORY COMMITTEE

- David Helton
Chair
- Dr. Christopher Small
- Dr. Ronald Carney
- Chandler Russell

For information on Financial Center Locations, Hours, and Services
Visit [EnvisionCU.com](http://www.EnvisionCU.com)
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298

HOLIDAY CLOSURES

SUNDAY, JULY 4	INDEPENDENCE DAY
MONDAY, JULY 5	INDEPENDENCE DAY (OBSERVED)
MONDAY, SEPTEMBER 6	LABOR DAY
MONDAY, OCTOBER 11	COLUMBUS DAY
THURSDAY, NOVEMBER 11	VETERANS DAY
THURSDAY, NOVEMBER 25	THANKSGIVING HOLIDAY
FRIDAY, NOVEMBER 26	FRIDAY AFTER THANKSGIVING
SATURDAY, NOVEMBER 27	SATURDAY AFTER THANKSGIVING
FRIDAY, DECEMBER 24	CHRISTMAS (OBSERVED)
SATURDAY, DECEMBER 25	CHRISTMAS

We Hope You Were Able to Attend!

The Annual Membership Meeting was held Thursday, May 27, 2021 via zoom. Thank you to all of our members who attended. During this meeting we were able to discuss the past year along with the future of Envision Credit Union with our Board of Directors and President/CEO.

Gene Morgan was elected to the Board of Directors in 2020 to finish the term of Lee Garner. During the Annual Membership Meeting in 2021, the nominating committee announced the election of a board seat and we are excited to announce that Gene Morgan was elected for a 5-year term to the board of directors. Gene is a longtime resident of Chattahoochee and a fifth generation Gadsden County native who is married to Chattahoochee native Marguerite (Johnson) Morgan. The couple have been married for thirty-three years and have a son, Fletcher Morgan. Morgan has served on multiple local boards including 17 years as a locally elected official on the Chattahoochee City Council and the Gadsden County Board of County Commissioners. He earned a degree in Business Administration from LaGrange College and now works as a licensed life, property, and casualty insurance agent, following a 19-year career in pharmaceutical and medical sales. Thank you for your dedication to Envision Credit Union and Congratulation on being re-elected to the Board of Directors.



GENE MORGAN

If you missed the annual meeting we have shared the recorded video on our website, please check it out www.EnvisionCU.com/annualmeeting



67th Annual Membership Meeting

Thursday, May 27th, 2021

This zoom meeting featured our Board of Directors, Supervisory Committee, Treasurer, and our President/CEO. They discussed the past, present, and future of Envision Credit Union.

GREAT PRODUCTS with ONE-OF-A-KIND SERVICE!

At **1st Members Insurance Group**, we've been serving our local community members since 2005. Our agency is operated by experienced Envision Credit Union staff that you can rely on to provide the best selection of products and services with personalized, one-of-a-kind service. **Life Insurance can be difficult to navigate, let us help guide your way.**

For more information about the products and services available please visit www.EnvisionCU.com/1stMembers or give us a call at 850-942-9000, ext. 2117 for Pati.



TRY OUR NEW ONLINE PAYMENT PORTAL

We're always striving to streamline the banking process for our members, and we are pleased to announce that we've launched a new online payment portal.

Now, there is no need to visit a branch or call to make payments! This portal makes it easy for Envision members who may use other financial institutions to make loan payments, credit card payments, and more electronically! To learn more about how you can use this new resource to your advantage, visit www.EnvisionCU.com/payment and see all the payment options available.



uCHOOSE REWARDS ~ START SWIPING TODAY!

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 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!



FREE FUEL Contest Winner

WON Free Fuel for 2021, a \$2600 Cash Value!

SHANNON



MARCH MADNESS Contest Winner

WON a Basketball, a TV, a Soundbar, a Wireless Speaker Set, and a Mini Basketball Hoop!

LAMAR



CAR CARE Contest Winner

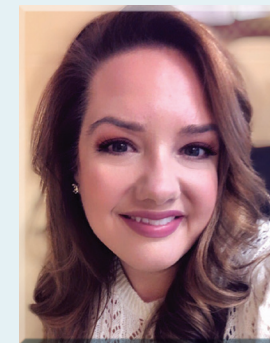
WON Gift Card for Car Wash!

AMBER



FACEBOOK Contest Winners

Thank you to everyone who follows our Facebook page!



CHARITY
GAS CARD GIVEAWAY



STEPHANIE
GAS CARD GIVEAWAY

OUR OTHER WINNERS (not pictured)

DRIVE THRU Contest Winner(April)

Prize \$100 VISA Gift Card

- SHAWNDRRA

MEMBER APPRECIATION WEEK Winners

Prize \$50 VISA Gift Card

- REBECCA
- SAMANTHA
- SIERRA
- DONNA
- LAC
- KRISTEN
- MICHELLE
- JIM
- ASHLEY
- LAURA
- CHRISTINA
- KATHLEEN



TEACHER APPRECIATION WEEK Winners

Prize \$100 TARGET Gift Card

- LAURYN
- SHAWNA
- FRANCIS
- KELLY
- CHLOE



SPECIAL OFFERS FOR OUR *Members*

CREDIT CARDS ~ LIMITED TIME OFFER!

Enjoy an extended introductory period!

Get a special low **0% introductory APR¹ for 20 billing cycles** on purchases and balance transfers. Thereafter, a variable APR, currently **13.49% – 23.49%¹**, when you apply for the **Mastercard[®] Platinum Card** by September 30, 2021.

To learn more, visit: www.EnvisionCU.com/CreditCards

¹The 0% introductory APR applies to Purchases and is valid for the first 20 billing cycles. The 0% introductory APR applies to Balance Transfers made within 60 days of account opening and is valid for the first 20 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 03/01/21, the undiscounted variable APR for Purchases and Balance Transfers is 13.49%-23.49% (based on your creditworthiness). The variable APR for Cash Advances is 25.99%. Cash Advance fee: 5% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 5% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law. This offer is valid only for new Mastercard Platinum Card accounts with this Financial Institution and the application must be submitted by September 30, 2021, through a branch office or call center. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.



THIS IS POSITIVELY ONE FOR *The Road!*

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



envision[®]
credit union

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.

HOME EQUITY LINE OF CREDIT

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)!

ENVISION YOUR FUTURE
with *HELOC*

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.



NMLS# 506298

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. Login is required for valid contest entry.

Start learning today at www.envisioncu.com/moneywise

"THE HOOT" PODCAST

Did you know we have a podcast?!

That's right, we do! Simply search for **The Hoot** – Powered by Envision Credit Union wherever you listen to podcasts or find us at <https://the-hoot.zencast.website/>.

The Hoot is a show dedicated to informing our members (and non-members alike) on a variety of money topics, as well as the community happenings from all around our vast county-wide area across North Florida and South Georgia...because we really do give a hoot about you.

This is why we named the show, **The Hoot** and also with our beloved owl mascot **Owlbert**, in mind. It is important to us that we are keeping you aware of the ways that we are being good stewards of your Credit Union's resources and displaying all the ways that we give back. **Start listening today!**

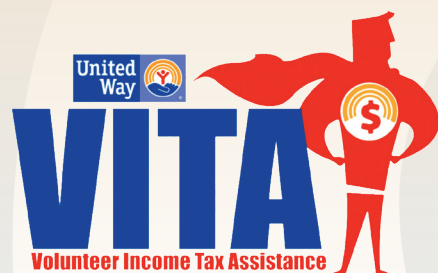


THE ART OF THE DRIVE THRU

We hosted a community-wide art contest to inspire a mural that would be prominently showcased along the drive-thru of our downtown Tallahassee location for years to come. Of the submissions received, the community selected 3 artists. We partnered with a local muralist, who used the winning designs as inspiration for the final mural.



VOLUNTEER INCOME TAX ASSISTANCE PROGRAM



We were honored to serve our community through the Volunteer Income Tax Assistance Program (VITA) again this year. Our staff of volunteer tax preparers completed a total of 891 tax returns at 5 locations in North Florida and South Georgia, with \$1,169,627 in refunds and \$180,520 earned income tax credits to taxpayers.

DISASTERS HAPPEN. **PLAN AHEAD.** PREPARE FINANCIALLY.

Emergencies go beyond flat tires, unexpected medical costs, and broken household items. Natural disasters can have the longest financial impact on households aside from every day unexpected emergencies. Please follow these guidelines to make sure you're prepared:

Consider having photocopies of the following items in the event originals are damaged, lost, or destroyed:

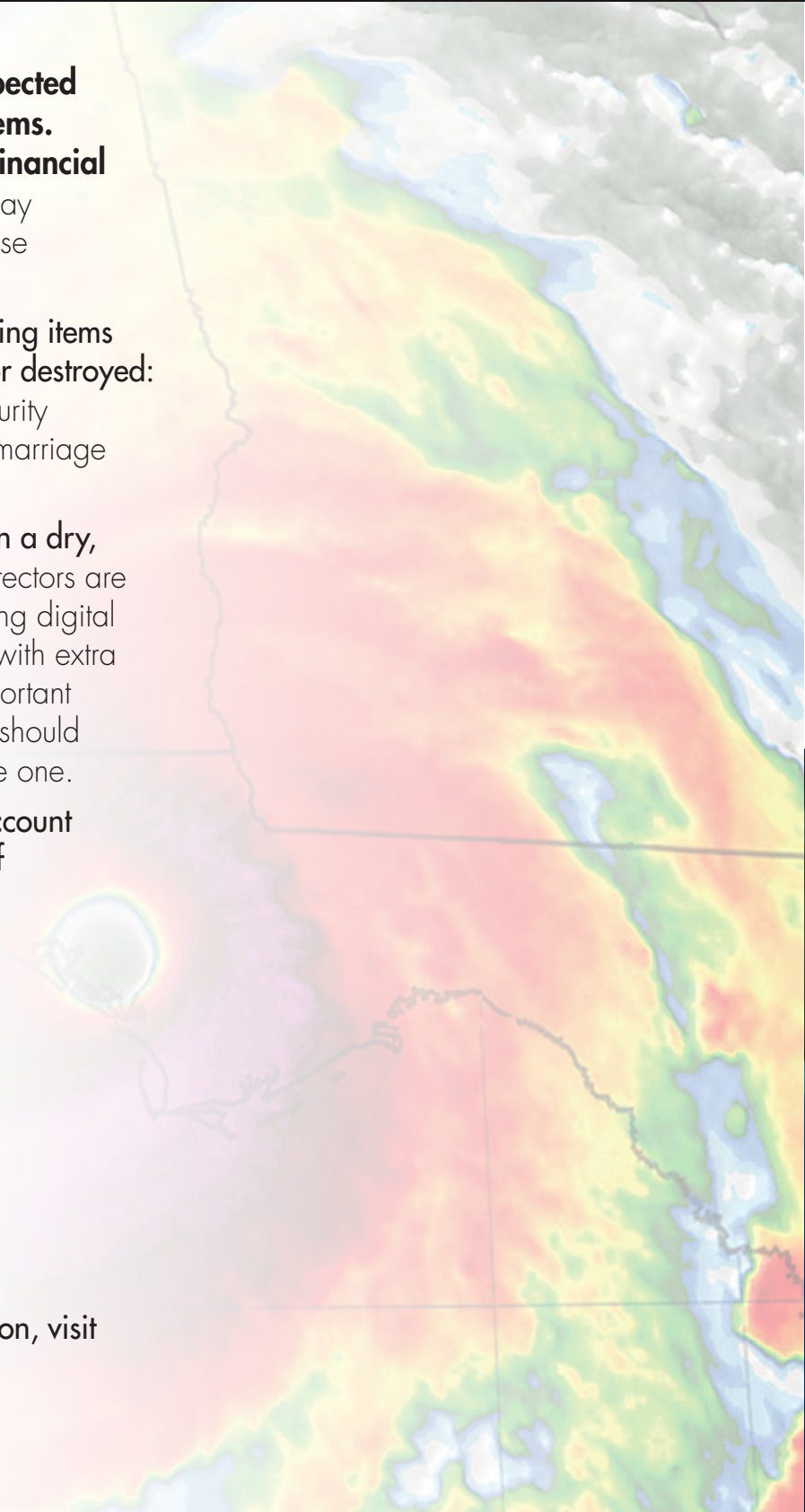
driver's license, insurance cards, social security cards, child identification, passport, birth/marriage certificates, etc.

Gather and store all your documentation in a dry, secure location. Waterproof document protectors are available at most office supply stores. Storing digital files on a USB flash drive will provide you with extra peace of mind when backing up these important documents. Also consider which items you should store in a safe deposit box should you have one.

Make note of any important phone and account numbers that you may need in the event of an emergency:

- Bank/Credit Union Phone #:
- Bank/Credit Union Acct #:
- Home Insurance Co. Phone #:
- Home Insurance Policy/Acct #:
- Auto Insurance Co. Phone #:
- Auto Insurance Policy/Acct #:
- How much cash should I have on hand?
- ATM/Debit withdrawal maximum?

For more financial preparedness information, visit [FEMA.gov](https://www.fema.gov) and [RedCross.org](https://www.redcross.org).



CUNA DIAMOND AWARD

Envision was recently honored with a Diamond Award from the Credit Union National Association (CUNA) Marketing and Business Development's annual conference.

The Diamond Awards, which recognize outstanding marketing and business development achievements, are awarded each year to credit unions across the nation. **This year, Envision earned a Diamond Award and Category's Best in the Nation Award for their digital advertising of the Double uChoose Points Promotion.** With COVID-19 impacting our membership last year it was a great way to give back to our members, allowing them to earn double uChoose points. uChoose points are earned **FREE** with every debit card transaction swiped as credit, redeemable for gift cards, prizes, and other merchandise.



JOIN THE ENVISION FAMILY!

We're Currently Hiring

Come be a part of the Envision family! We have both full-time and part-time openings. For more details, please visit www.EnvisionCU.com/careers

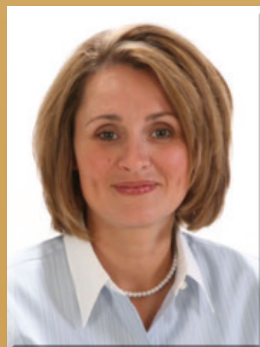


WE ARE HERE FOR YOU

Home Loans



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



Shannon
Mortgage Loan Originator
SWood@envisioncu.com
Work: 850.942.9000 ext 4711
Cell: 850.241.2971
NMLS #327957



Debbie
Mortgage Loan Originator
DSullivan@envisioncu.com
Work: 850.942.9000 ext 4712
Cell: 850.980.4914
NMLS #922093

For Details, visit: www.EnvisionCU.com

NMLS #506298



HELPING YOU COVER

All Your Bases!

INTRODUCING CARD CONTROL



Are you in a rush but still need to take care of your financial needs? Envision has made sure to cover all your bases to keep your financial health an easy and efficient part of your life.

Card Control is one of our newest features and makes it easy to keep an eye on your Envision Debit Card in your Envision app. It allows you to lock and unlock your card 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 thrus with live teller make it easy for you to experience Envision's excellent service from the comfort of your vehicle and are available from 7AM - 7PM. Live Tellers are available to conveniently help you with a variety of our services. Our drive thrus with live teller can be found at our Appleyard, Hansell, Downtown, Chattahoochee, Lake Jackson, Marianna, Parkway, Quincy, West Jefferson, and Liberty branches.

Don't let time crunches be an excuse anymore; check out our drive thru with live tellers today!

Whether you're in need of a new vehicle, help paying bills, or money for an adventure, we are here for you! Get approved for one of the following eligible loans and don't make a payment for 90 days! It's easy!

- Auto Loans
- Lifestyle Loans
- Boat Loans
- Farm/Equip Loans
- Motorcycle Loans
- RV Loans

LOANS WITH 90-Day No Pay!

For details, visit www.EnvisionCU.com

*Loans NOT eligible for this program include: Mortgage Loans, HELOC, Home Equity Loans, Fast Forward, Credit Cards, Extra Credit, Extra Credit at Work, Short term, Fresh Start, Holiday, Back to School. 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. You will not need to make payments for 90 days; interest will accrue on your loan balance during these 90 days. Negative amortization will occur during the first 90 days. Negative amortization will increase the amount you owe under the loan agreement. If you have GAP Insurance associated with your loan, your GAP insurance coverage only includes up to 6 skips and/or delinquent payments. Except as modified by this program, all loan terms and conditions remain in full force and effect.



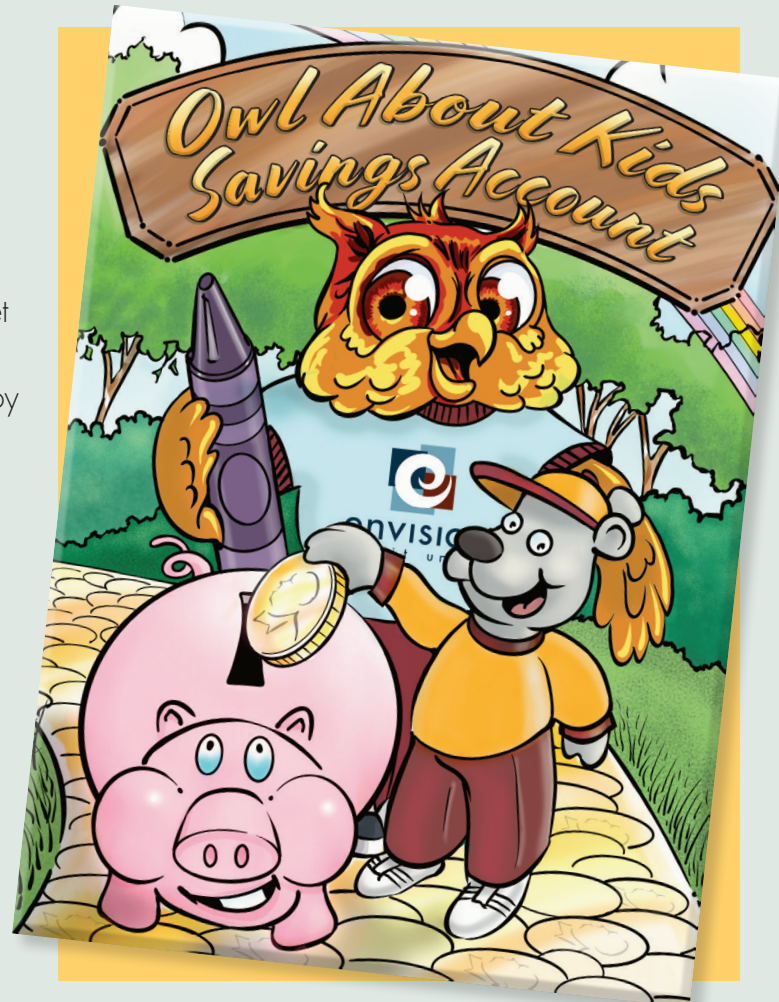
We're excited to introduce our new account options that make it easy for kids & teens to save and manage finances! With these new account types, members can start putting money aside at the birth of a new child, set up a checking account with a free debit card for teens, and help to instill financial independence in our youngest community members. Envision wants to ensure your whole family's financial needs are covered, and we've created these accounts to help get all of our members one step closer to a bright financial future.

Owl About Kids

Starting to save for your child's future has never been easier! We've created the Owl About Kids account for children from birth through 18 years old. This account is designed to make it easy to put away those financial gifts from family or friends, allowances, money for college, and ultimately, to set your child up for financial success.

With the opening of this account, members will enjoy perks such as:

- A \$25 Deposit into your Owl About Kids Account if opened in the first year of your child's life
- A free Piggybank to start saving in the first 6 years
- Free Change Exchange
- Earn extra interest on the first \$1,000 deposited into the account



eTeen Checking

Envision has created the eTeen Account for any teen who's ready to start their financial journey. From the excitement of getting their first paycheck at a new job to stashing cash from a good report card, we've designed a checking account to foster the growth of your teen's financial independence. Teens ages 14-17 are eligible to apply with a legal identification card and upon opening an account will receive a free debit card with rewards. Get the teen in your life started on the right track towards a successful financial future today.

Please visit www.EnvisionCU.com/Kids for more details.

OPTING INTO eSTATEMENTS IS EASY!

E-STATEMENTS

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:

Follow the guide below after logging into the eBranch membership if you would like eStatements:

1. Select the Additional Services Tab
2. Click on the eStatements Link in the drop down menu



DON'T YOU JUST LOVE 'EM?

Your Envision Credit Union membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:



Up to \$15 off **TurboTax**® federal products!



Trusted protection at true savings with the **TruStage**® Auto & Home Insurance Program.



Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new **SimpliSafe**® security system.



IdentityIQ® Members receive up to 35% Off on Credit Report and Identity Theft Monitoring



Car maintenance doesn't have to break you. With **CarAdvise**® you're back in control of your car's maintenance needs. Envision members will never pay retail again. Save an additional \$10 off your first booked service!



Save 40% on a 1-year **Sam's Club** membership!



Calm is the #1 App for sleep and meditation. You can save \$40 off an annual subscription.

PREPARE FOR

Hurricane Season



envision®
credit union

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

May 1st through June 30th, swipe your Envision Visa® Debit Card 25 or more times each month and you'll be entered to **win a portable generator!** One winner will be selected from May 1st – May 31st and June 1st – June 30th.

- Hardware Stores
- Grocery Stores
- Gas Stations
- Wholesale Clubs

*Must be 18 years or older to enter. No purchase or payment is necessary to enter or to win. To register send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. Employees of Envision Credit Union and their immediate family members are not eligible for the drawing. Additional restrictions apply. See Official Rules. Void where prohibited by law. For Official Rules, visit www.EnvisionCU.com/HurricanePrep or call 850-942-9000. Winner will be chosen by random drawing of all eligible entries on or about June 6th, 2021 and July 6th, 2021. Offer applies to signature-based debit card purchases from May 1, 2021 through June 30, 2021 with the following Merchant Category Codes: 5211, 5251, 5300, 5411, and 5983.

HP050121-063021

How to be prepared for Hurricane Season

- Make physical and digital copies of important documents
- Make note of any important phone and account numbers that you may need in the event of an emergency:
 - Financial Institution
 - Home Insurance
 - Auto Insurance
- Create evacuation plan
- Download the Red Cross Emergency app

For more financial preparedness information, visit:

FEMA.gov & RedCross.org.

For details visit: www.EnvisionCU.com/HurricanePrep

