

THIS YEAR WE HAVE
2020 Vision!



WHAT'S INSIDE:

- *Quincy Grand Opening*
- *Member Appreciation Week*
- *VITA Program: Free Tax Preparation*

PRESIDENT'S LETTER

A New Decade is Upon Us!

The decade from 2010 through 2019 saw a lot of changes from the continued growth of technology to include 4G and now 5G to billions of people around the world using phones as virtually supercomputers.

This last decade also saw many changes in how we listen to and purchase music, movies, sports and news. Who among us hasn't used either UBER, Lyft, GrubHub, Uber Eats or DoorDash services? And lastly AMAZON. WOW!

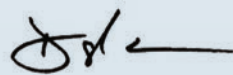
Financial services have gone through a lot of changes as well. In a recent study The Business Insider Intelligence reported that 89% of survey respondents said they use mobile banking. This included 97% of millennials, 91% of Gen Xers and 79% of baby boomers. Again, WOW!

I am proud to let you know that this past decade Envision has not been standing still either. We have grown assets from \$234 million to \$625 million, membership from 30,000 to over 56,000. We now serve nineteen counties and operate in five counties with members in all fifty states and eight countries.

We are very proud of what we have accomplished over the last decade. We are even more proud to say that we have given back more than \$4.5 million in direct member benefits and over \$1.4 million to our communities to support education!

As we begin our new decade we are committed to continue to invest in expanded products and technologies that improve your financial lives. But please know that we will also keep our focus on service and community support. As I say all the time, we know you have many choices of who you allow to provide your banking services and we are proud that you choose Envision. Together let's make our next decade even better!

"Where you Bank Matters"



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

Dr. James Croteau
Chair

Dr. Cassandra Grayson
1st Vice Chair

Gene McNease
2nd Vice Chair

Anthony Gaudio
Treasurer

Aletta Shutes
Director

SUPERVISORY COMMITTEE

David Helton
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Gene Morgan

Dr. Christopher Small

Dr. Ronald Carney

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

NEWS & ANNOUNCEMENTS

Nominating Committee Report

The Nominating Committee is pleased to submit the following qualified members as nominees to serve a five-year term on the Envision Credit Union Board of Directors:



ALETTA SHUTES

Aletta Shutes

is currently the Envision Credit Union Board Secretary. A Marianna-native, Ms. Shutes has been a fixture in the Big Bend area for many years. She is the CEO and President of a legislative and governmental consulting firm. Previously, she served

as the Executive Vice President of Legislative and Credit Union Development for the Florida Credit Union League. She's also been a Taxpayer Rights Advocate at the Florida Department of Revenue. Ms. Shutes' educational background includes local universities Florida A&M University and Florida State University.



GENE MORGAN

Gene Morgan

is a 7th generation native of Gadsden County. Mr. Morgan is a licensed Insurance Agent for Farm Bureau Insurance Company. He is also currently on the Envision Credit Union Supervisory Committee. Mr. Morgan is a former Mayor of Chattahoochee and

member of the Chattahoochee City Council. He also has over 25 years of experience in being a Sales Representative and Account Executive. His educational background includes a bachelor's degree in Business Administration from LaGrange College.

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 04/12/2020. 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, 05/28/2020.

Annual Meeting

Thursday, May 28, 2020

Appalachicola Arsenal Museum
1071 Pear Street
Chattahoochee, FL 32324

Leon County Schools Aquilina Howell Center
3955 W. Pensacola Street
Tallahassee, FL 32324

Thomas County Board of Education
Professional Learning Center
200 N. Pinetree Blvd.
Thomasville, GA 31792

Registration begins at 6:30PM followed by the Call To Order at 7:00PM

Grand Opening



CEO, Darryl Worrell, cutting the ribbon with the Quincy staff.



Quincy Drive Thru winner, **Glyndell**, posing with her new iPad



On November 12, 2019 we opened our brand-new Quincy Financial Center. Located at 517 West Jefferson Street, this location previously served as drive thru only, but now we've completely upgraded. Our brand-new lobby is complete with all the bells and whistles that our Quincy members are sure to love.

The Grand Opening celebration lasted all week long! We had a prize-wheel that allowed members to spin and win. We gave away free Envision swag that left all the members leaving with a smile.

One of the best features of the Quincy Financial Center is the drive thru. It features drive thru lanes which have Local Live Tellers ready to serve our members. These tellers are available Monday – Saturday from 7am – 7pm EST.

We gave away a FREE iPad to 1 lucky member who used the drive thru during the Grand Opening week. Glyndell was chosen as our winner. She was so excited to receive this prize right before the holidays. **Please visit our Quincy Financial Center soon. It pays to try new things!**

For Our Members

Appleyard

Tuesdays 9 AM - 5 PM

3/10, 3/24, 4/7

Saturdays 9 AM - 1 PM

3/14, 3/28, 4/11

Bainbridge

Thursdays 9 AM - 5 PM

3/12, 3/26, 4/9

Chattahoochee

Tuesdays 9 AM - 5 PM

3/3, 3/17,

3/31, 4/14

Downtown

Thursdays 9 AM - 5 PM

3/12, 3/26, 4/9

Killearn

Wednesdays 9 AM - 5 PM

3/11, 3/25, 4/8

Marianna

Thursdays 9 AM - 5 PM

3/5, 3/19, 4/2

Thomasville

Tuesdays 9 AM - 5 PM

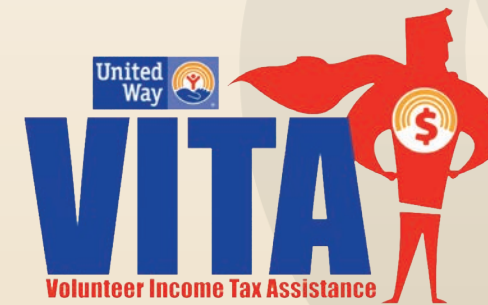
3/10, 3/24, 4/7

Quincy

Wednesdays 9 AM - 5 PM

3/4, 3/18,

4/1, 4/15



2020 HOLIDAY & CLOSURES SCHEDULE

MONDAY, MAY 25th

FRIDAY, JULY 3rd and SATURDAY, JULY 4th

MONDAY, SEPTEMBER 7th

MONDAY, OCTOBER 12th

WEDNESDAY, NOVEMBER 11th

THURSDAY, NOVEMBER 26th through SATURDAY, NOVEMBER 28th

FRIDAY, DECEMBER 25th

MEMORIAL DAY

INDEPENDENCE DAY HOLIDAY

LABOR DAY

COLUMBUS DAY

VETERANS DAY

THANKSGIVING HOLIDAY

CHRISTMAS



Online Banking is available 24/7 at www.EnvisionCU.com and on the **Envision Mobile App**.

School Grant Winners!

Congratulations to the top three winners of our \$6,000 grant contest! With over 7,500 votes, the top three winners were chosen, and each received \$2,000. The remaining six finalists all received \$500.



Astoria Park Elementary School – Tallahassee, FL

An early foundation in the STEM fields not only lays the foundation for a successful career path but expands the mind to be prepared for whatever challenges each child's future endeavors may hold. Hands on experiments and training stick with and greatly enforce the difficult concepts being taught, but these cost money. With the grant winnings Astoria Park plans to buy multiple different STEM learning kits that will help 3rd through 5th graders have an immersive STEM education for many years to come.



Chaires Elementary School – Tallahassee, FL

Graphic novels have become an ever-growing tool in teaching young students to read who would otherwise not feel able to. Chaires Elementary plans to use their grant money to give their students access to over 6,000 graphic novels through a digital library service. All of the over 500 students at Chaires will have access to this collection and can explore as much as they can read. In the end Astoria would like to inspire their students to write their own graphic novels for others to enjoy.



Hand-In-Hand Primary School – Thomasville, GA

Every student's school years are just as much about learning the academic subjects needed to have a successful career as they are about learning how to be a functioning member of society. Most of this social and emotional learning takes places without structured education on the matter. Hand-In-Hand Primary School plans to use their grant money to provide space and tools for their students to handle such social and emotional issues they may face on a daily basis instead of making them figure it out on their own.



Classroom Grant Winners!

EVERY QUARTER, teachers from all twelve of our counties compete for one of Envision's twelve \$500 Classroom Grants to fund projects. Congratulations to these twelve wonderful teachers, and thank you for all you do for our community's students!



AMANDA WEST
Thomas County Middle School



AMANDA HUTCHINS & RENA BAGGETT
Altha Public School



MELISSA JACKMAN & MICHELE LAWHORN
Medart Elementary School



JAMIE FORMATO
Woodville PreK-8



JAMIE GAMMEL
Thomasville High School/Scholars Academy



JANIE TUCKER REGISTER
Fort Braden School



JUNE LOGAN
James A. Shanks Middle School



KIMBERLY PEPPER BARTNICK
Crawfordville Elementary School



MARK THOMPSON
Thomas County Central High School



TALIA COTTON
James S. Rickards High School



TANISHIA BARNHART
Garrison-Pilcher Elementary



TRISTAN RUSSELL DAVIS
Liberty County High School

YOUR CHANCE TO WIN BIG IN OUR

eServices Challenge!

This is your chance to win a smart home prize package (estimated value of \$7200)!*

From February 1st - April 30th, you can earn points towards your entry. All you have to do is use our remote delivery services.

You must have at least 5,000 points to qualify for this contest and for every additional 5,000 points you earn you will receive an additional entry. Each member will receive a monthly email with your points balance on it.

The winner will be randomly selected from all members that have at least 5,000 points. Points will be given based on the point values listed below.

We want you to use our Remote Delivery Services!



Services & Point Values

Using the Drive Thru with Live Teller **	500 points per transaction
Using BillPay inside online banking	450 points per payment
Making a Mobile Deposit in our mobile app	400 points per deposit
Sign up and received eStatements	350 points per month
Enroll in & received Direct Deposit	300 points per month
Performing an eBranch transaction	250 points per transaction
Registered for uChoose ®	200 points per month enrolled

For more details, visit www.EnvisionCU.com/ESC

*One entry per person. Must be 18 years or older to enter. Membership not required, postcard must be postmarked by April 30, 2020. Employees of Envision Credit Union and immediate family members are not eligible for the drawing. Some additional restrictions may apply. Void where prohibited by law. Winner will be chosen by random drawing on May 15, 2020 at Envision Credit Union's Administrative Offices located at 1585 Summit Lake Drive, #200, Tallahassee, FL 32317. See official rules for details at www.EnvisionCU.com/ESC, calling 850-942-9000 or sending a self-addressed stamped envelope to Official Rules Request, eServices Contest, P.O. Box 5198, Tallahassee, FL 32314.

** Applies to the use of our Interactive Teller Machines ONLY. If utilizing our Killbuck branch, participants must use the right lane.



WE OFFER SEVEN GREAT WAYS TO

Earn Big Points!

1

Drive Thru with Live Teller

Don't have the time to stand in line for a teller? Head to our drive thru to experience interacting with our Video Tellers! Get excellent service from an actual Teller from the comfort of your car. Just touch the screen to connect with a Video Teller!

For more details, visit: www.EnvisionCU.com/DriveThru

2

Mobile Deposit

Envision's convenient Mobile Deposit enables you to deposit paper checks in your accounts without visiting one of our branch locations. Simply download our Mobile Banking app and you're on your way.

For more details, visit: www.EnvisionCU.com/mobiledeposit

3

Direct Deposit

Talk to your employer about changing where your paycheck is going. Enroll in Direct Deposit today through your employer.

4

uChoose® Rewards

With your Envision Credit Union Visa® Debit Card, you earn uChoose® Rewards points every time you swipe and sign. Then, redeem your points for anything of your choice from a huge online rewards catalog.

For more details, visit: www.EnvisionCU.com/uchoose

5

Bill Pay

This convenient, secure service helps you manage your finances by providing a more efficient way to pay your bills. New users would simply follow the short registration process, fill out the BillPay application, and accept the disclosure.

For more details, visit: www.EnvisionCU.com/BillPay

6

eStatements

Skip the paper statement! With eStatements you are able to get faster delivery, reduced clutter, and enhanced security! Every time a notice or monthly statement is ready, you'll get an email reminder. Opt-in today!

For more details, visit: www.EnvisionCU.com/eStatements

7

eBranch

Managing your money is easier than ever with Envision's eBranch. Pay your bills, deposit money, monitor your accounts, transfer funds and more from your computer when it's convenient for you.

For more details, visit: www.EnvisionCU.com/ebranch



MONEYWISE

Envision is proud to announce that we have launched a new and exciting financial education tool for all to enjoy for FREE!

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 an 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



Christmas Cheer

ADOPT A FAMILY INITIATIVE

Envision's **School Involvement Program** once again led the way for our employees to help provide Christmas gifts to children in local schools whose families weren't financially able to purchase gifts themselves. This year our employees helped supply gifts for more than 47 children across North Florida and South Georgia. From the toys they have been dreaming of to the clothes that will make them feel their best in the new year we're joyed to be able to help spread the Christmas cheer.





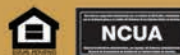
WE'RE GOING TO WASH AWAY
Your Payment!

It's that time of the year to do a little spring cleaning. Pass us the soap and sponge and let us do the rest. From March 1st through April 30th, we are having a **Car Payment Clean-a-Way***! We'll be wiping away 1 auto loan payment from a lucky winner. Finance or refinance your auto loan at Envision and you'll be entered to win!



For details visit www.EnvisionCU.com/SpringClean

*Must be 18 years or older to enter. No purchase or payment is necessary to enter or to win. 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. Winner will be chosen by random drawing of all eligible entries on or about May 8, 2020. For Official Rules, visit www.EnvisionCU.com or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. Only new and used purchases or refinanced loans starting March 1st through April 30th, 2020 are eligible.



WE'RE HERE TO HELP!

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 without proper knowledge.

For more information about the products and services available please visit www.EnvisionCU.com/1stMembers or give us a call at 850-942-9000, ext3115 for Pati or ext1201 for Robin.



FOR OUR MEMBERS!

Saving on the products and services you want and need has never been easier.

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:



Get up to \$200 cash when you switch two lines. Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores.



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.



Financial Lock® An identity is stolen every 2 seconds. When it comes to identity theft, it pays to be prepared. Members save 30% on premium identity protection from Financial Lock.



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!

Learn more about these and other valuable discounts at www.EnvisionCU.com/Love or LoveMyCreditUnion.org, and start enjoying yet another benefit of being a valued Envision member.

OUR MEMBERS JUST KEEP *Winning!*

f Thank you to everyone who follows our Facebook page! Here are six of the winners we've had over the last few months.



FELICIA
INTERNATIONAL CREDIT UNION DAY



JERRIS
INTERNATIONAL CREDIT UNION DAY



LACI
HALLOWEEN TREAT



NICOBE
HALLOWEEN COSTUME CONTEST



SUSAN
THANKSGIVING



URSULA
SAVETEMBER

FACEBOOK Contest Winners



FALL FOOTBALL TAILGATE PACKAGE Winner



SHARONDA



ANDREW



JAMES



TAMMY

eSTATEMENTS Contest Winners



KAREN
OCTOBER



LINDA
NOVEMBER

SWIPE, SIGN & WIN Contest Winners



JANETTA
DECEMBER



FREDERICK
JANUARY



JOIN THE CLUB

Holiday Savings

Deck the halls without breaking the bank.

Avoid the sticker shock of New Year credit card bills by saving incrementally throughout the year. With payroll deductions, direct deposit, and automatic transfers to your **Envision Holiday Savings Account**, prepping for the holidays has never been easier.

- No minimum balance required
- Earn interest with an average daily balance of \$100 or more
- Free withdrawals in November and December



For details, please see a Member Service Representative OR Visit us at www.EnvisionCU.com/HolidayClub



HOME EQUITY LINE OF CREDIT



envision[®]
credit union

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



HOME EQUITY LOANS

Envision Your Future

Envision your future with our Interest Only HELOC and for a limited time, enjoy an introductory rate of 1.99%* APR for the first 12 months and no closing costs!

*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 NVLS# 506298.



For details, visit www.EnvisionCU.com/HELOC