



THERE'S A LOT TO LOVE ABOUT YOUR CREDIT UNION

WHAT'S INSIDE:

- *Trying to Save? We'd love to help!*
- *Love My Credit Union Rewards*
- *Member Appreciation Week – we love our members!*

LIMITED TIME OFFER
1.85%* APY CERTIFICATE
*See Page 5 for Details!



PRESIDENT'S LETTER

WE LOVE OUR MEMBERS!



With the season of love upon us and spring approaching, we would like to show our appreciation to you. Without you, we would not be able to provide the products and services that make your life simpler AND contribute to the communities that you live and work in. Serving you and the community has always been at the core of our values, which is why we believe **Where You Bank Matters.**

I would like to take this opportunity to officially thank our Rose City members, and welcome them to the Envision family. We are honored to extend our membership farther into South Georgia, and are excited to be a part of such a beautiful community. Rose City members now have full access to all our products, services, and give backs.

Giving back is not just offering debit and credit card rewards, however. In 2017, we had promotions for every product from debit cards to Home Equity Lines of Credit. We're proud to announce this was another record year for member givebacks. We will even be hosting Member Appreciation Week at a branch near you coming up (see page 8 for details). On top of all that, I am proud to announce that we were able to provide \$185,000 in direct support to education again this year. From classroom grants, Swipe for Schools, the School Involvement Program and more. We have loved every minute of supporting our surrounding communities!

We love our members, and we want to help you achieve financial success. This year, we aim to encourage our membership to save for rainy days, prepare for financial burdens early, and take advantage of ALL our wonderful products and services. We have tools for every savings strategy: those that want a high return, those who want to set it and forget it, or those who just want great rewards on regular purchases they make every month with their debit card.

Sincerely,

Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

Dr. James Croteau
Chair

Lee Garner
2nd Vice Chair

M. Christopher Bryant
Treasurer

Aletta Shutes
Secretary

Dr. Cassandra Grayson
Director

H. Eugene McNease
Director

SUPERVISORY COMMITTEE

David Helton
Chair

Dr. Robert P. Smith
Vice Chair

Gene Morgan

Dr. Christopher Small

Anthony Gaudio

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 AND ANNOUNCEMENTS

WINTER 2017 CLASSROOM GRANT WINNERS

Every quarter, teachers from all twelve of our counties compete for one of Envision's six \$500 Classroom Grants to fund projects.



Elizabeth Calhoun
Conley Elementary



Kim Perez
Buck Lake Elementary



Meaghan Wetherington
Sabal Palm Elementary



Christy Baldwin
School of Arts and Sciences at the Centre



Cherly Nix
Roberts Elementary



Brittany Poirier
School of Arts and Sciences at the Centre

Congratulations to these six wonderful teachers, and thank you for all you do for our community's students!

OUR 2018 HOLIDAY CLOSURES

MONDAY, FEBRUARY 19TH

MONDAY, MAY 28TH

WEDNESDAY, JULY 4TH

MONDAY, SEPTEMBER 3RD

MONDAY, OCTOBER 8TH

MONDAY, NOVEMBER 12TH

THURSDAY, NOVEMBER 22ND – SATURDAY, NOVEMBER 24TH

TUESDAY, DECEMBER 25TH

PRESIDENTS' DAY

MEMORIAL DAY

INDEPENDENCE DAY

LABOR DAY

COLUMBUS DAY

VETERANS DAY (OBSERVED)

THANKSGIVING

CHRISTMAS

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

NOMINATING COMMITTEE REPORT



ANTHONY GAUDIO

Anthony Gaudio and his wife have been members of Envision Credit Union since 1985. Mr. Gaudio has a history of community involvement, including serving on the Board of Directors' as both a Board Chair and on the Finance Committee for the School of Arts and Sciences Charter School, the Montessori Cooperative Early School, the Tallahassee Housing Foundation, and Sustainable Tallahassee. Mr. Gaudio is also a local entrepreneur, founding and serving as the President of Apalachee Backhoe and Septic Tank, Inc. and Apalachee Excavating, Inc. before his retirement, and now he works as a Business Management Consultant for Harvard & Associates P.A. He has a degree in Business Administration from the University of Tampa, and is currently serving on the Envision Credit Union Supervisory Committee.

NOMINATING COMMITTEE REPORT

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 03/11/2018. 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, 04/26/2018.

LET ENVISION HELP YOU

GET A FRESH START ON FINANCES



LOVE TO SAVE!



Envision is here to help you make 2018 the best year yet! We know the importance of flexibility when it comes to your finances, which is why we offer plenty of options. Check out all of the ways you can save big with Envision in the new year.

Get a Fresh Start on Finances

Ready to set your savings resolutions? Select one of our options below!



Vacation Club Savings Account

Start planning for your next adventure with our Vacation Club Savings Account! Open one today with no minimum balance, no monthly fees, and free withdrawals during the months of June, July, and August. Plus, earn interest back on an average daily balance of \$100 or more.



Coink Savings Account

A little change can make a big difference! Each time you use your Visa Debit Card, we'll round up to the nearest dollar and transfer the difference to your Coink Savings Account. Plus, earn interest back on an average daily balance of \$100 or more.



Special Savings Account

Perfect for short-term savings goals, our Special Savings Account allows you to maintain easy access to your money with 3 free withdrawals per month! Plus, earn interest back on an average daily balance of \$100 or more.



Sterling Savings Account

Make higher balances work harder for you in our Sterling Fund Money Market Account. Create a reserve of money with higher interest, while maintaining the liquidity of a savings account.



Sterling Plus Savings Account

Along with all the perks of a Sterling Fund Money Market Account, receive free custom Envision checks, free money orders, free cashier's checks, and discounts on safe deposit boxes with our Sterling Plus Fund Money Market Account.

Visit www.EnvisionCU.com/Savings to find the best account for your goals, or stop by a local financial center to discuss your savings plan with an Envision team member.



GET A JUMP ON 2018

AND MAKE IT YOUR BEST YEAR YET!

PREP EARLY FOR THE HOLIDAYS



The 2017 holiday season just passed, but it's never too early to plan for next year's festivities! Get a jump start on the 2018 holiday season with **Envision's Holiday Club Savings Account** and you'll be at ease when the holidays roll around again. Start saving today and receive special benefits like:

- No minimum balance
- No monthly fees
- Free withdrawals in November and December
- Earn interest on your average daily balance of \$100 or more

Don't let the holidays sneak up on you! Start saving today to make your 2018 season merry and bright. Visit www.EnvisionCU.com/HolidayClub or swing by your local financial center today to learn more.

TAKE ADVANTAGE OF THIS LIMITED TIME OFFER!



Make your money work as hard as you do. For a limited time, earn **1.85%* APY** when you open a **Certificate Plus account!** With this high-yield account, your deposit will reliably grow over 21 months. Plus, it's protected and insured by the NCUA up to \$250,000, making it safer than many other investment strategies.

Want to learn more? Visit your local financial center to discuss your saving options with the Envision team or check out www.EnvisionCU.com/CertificatePlus for more information.

*Annual Percentage Yield. 21-month Share Certificate at an interest rate of 1.84% and an APY of 1.85%. Minimum opening deposit of \$5,000. Limited time only, Envision Credit Union reserves the right to change or discontinue this program at any time.



EDUCATION

Total Investment: **\$185,000**

- \$12,000** Classroom Grants
- \$10,969** Teacher Appreciation
- \$19,475** Annual Planners
- \$10,000** Swipe For Schools (Backpack Program)
- \$132,556** Sponsorships & Donations



Educator Discounts: **235** Total Discounts
\$36,784
Total Interest Saved

LOANS

Home Loans: Closing Cost Savings
\$76,795



CARD PROGRAM PAYOUT

Total: **\$450,000**



MEMBERSHIP SWEEPSTAKES

Total: **\$94,610**



WHERE YOU **BANK** MATTERS.

HOME IS WHERE THE HEART IS!

We're here to make your dreams a reality.

Whether you're a first-time home buyer or you have renovations on the horizon, Envision has the right product for you. Our options below will have you saying, "Honey, I'm home!"

MORTGAGES

Looking for that perfect place to settle down? We provide an array of mortgages with some of the most competitive rates available. Plus, our knowledgeable team is here to support you during the entire loan process. Visit www.EnvisionCU.com/Mortgages to learn more.

HOME EQUITY LINES OF CREDIT

This is your year! Make renovations on your current home with fast and affordable Home Equity Loans and Lines of Credit. With our interest only, introductory HELOC rate you'll enjoy perks like:

- 1.99%* APR for 12 months
- Quick turnaround time
- No closing costs
- Finance up to 90%

Visit www.EnvisionCU.com/HELOC to learn more. *See website for full details and restrictions.

Stop by your local financial center, or give us a call at (850) 942-9000 to speak with an Envision team member today.



*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.



VISIT US AT THE HOME SHOW FEBRUARY 9-11TH



Envision is excited to be a part of the 27th Annual North Florida Home Show February 9th – 11th. This event is a home owner's paradise! With vendors from every facet of the home industry, visitors are sure to find ideas and resources to help them accomplish all their goals. From new construction and remodeling, to landscaping, lighting, heating and air conditioning, financing and more! Financing is our specialty. We'll be the very first booth on the right when you enter. Come see us and be entered for the chance to win a \$100 Home Depot Gift Card. Visit www.EnvisionCU.com/homeshow for details and a coupon for \$2.00 off admission.



YOU ARE EVERYTHING TO US! MEMBER APPRECIATION WEEK

One of the main core values of Envision Credit Union is a solid belief that our credit union is nothing without the members. Since February is the month of love, we decided to spring into action to show our level of appreciation. **The week of February 12-16 will be Member Appreciation Week.**

This week will be filled with giveaways, goodies, and fun for everyone. We will be traveling around serving fresh, hot, buttery popcorn to all our members beginning at 1:30pm each day. Please refer to the schedule below to see which day we will be serving popcorn at a branch near you. There will also be a drawing at the end of the week. Three lucky members will each receive a special prize. To register for the drawing please visit our website at www.EnvisionCU.com/MemberAppreciation.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Appleyard	Parkway	Killlearn	Lake Jackson	Main
Chattahoochee	Marianna	Bainbridge Hansell	Quincy West Jefferson Liberty	Quincy Pat Thomas

AUTO LOANS



Spring is near and that means Spring Break travel is right around the corner, and you'll want a new car to travel in style with. At Envision Credit Union we take pride in offering some of the best auto rates in our community. Whether your credit score is high or low we will do everything we can to get you into a new or used vehicle with the most affordable rate. Applying is easy: visit any of our locations or apply online at www.EnvisionCU.com/auto.

Did you know Envision will help you find that perfect vehicle? **Ask your Member Service Representative**

about our Auto Advisor team, and they will search the market for the vehicle you want and the price you can afford. **Have a loan with someone else? Call today and see if refinancing to a lower rate with Envision will save you money.**



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BE**Nefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Sprint
works for me™



SPRING INTO SAVINGS WITH LOVE MY CREDIT REWARDS!



Spring into savings with Love My Credit Union Rewards! Envision members receive exclusive discounts and benefits from trusted partners, just for being our member. Members have saved nearly \$2 billion with Love my Credit Union Rewards discounts. You can receive discounts from many different vendors.

Sprint Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Members get a \$100 cash reward for every new line when you switch to Sprint.

ADT Receive an exclusive smoke communicator and a \$100 Visa gift card with NEW ADT service.



TurboTax As a member of [Credit Union Name], you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return. Start TurboTax today and save!

TruSTAGE Members can save hundreds on car insurance with TruStage Auto & Home Insurance Program.

Love to Shop Earn cash back at over 1,500 online retailers.

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yay/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

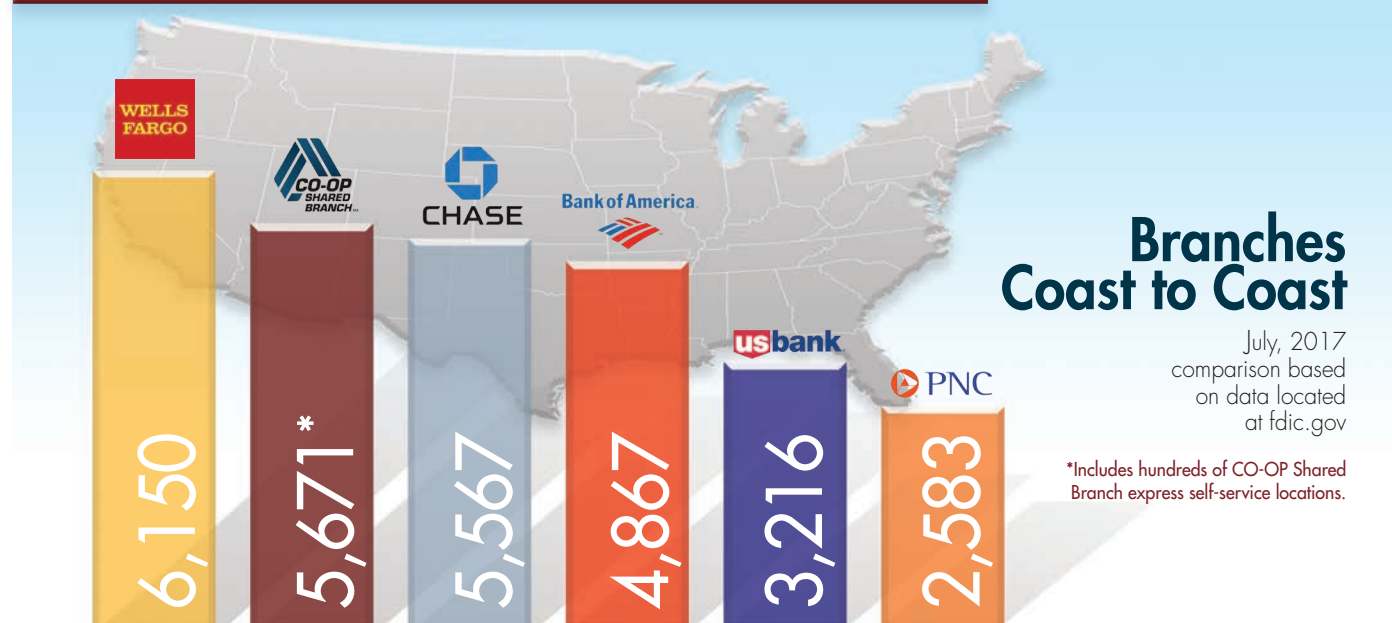
TAX SEASON IS HERE

It's that time of year again, and Envision can help you file your taxes! Get prepared by checking these off your list:

- **GATHER YOUR INFORMATION**
Gather any important receipts, paperwork, and financial statements early. To access your Envision statements, simply use your Online Banking account to download your past 12 months of eStatements.
 - **CALCULATE YOUR DEDUCTIONS**
When you're preparing to file your taxes, don't forget to account for deductions! Things like IRA account contributions, mortgage interest payments, and charitable donations can all serve as tax deductions if you meet the appropriate criteria.
 - **FILE EARLY**
As we move deeper into the digital age, tax fraud is on the rise. Limit your risk of falling victim to tax fraud by filing early. Check this off your list ASAP and you'll feel great!
 - **COME SEE US**
We'll have VITA-certified team members at each of our local financial centers (Tuesdays: **Appleyard**; Wednesdays: **Main branch**; Thursdays: **Chattahoochee** – These branches will have someone there all day on the specified days to help prep taxes until Tax Day on April 15th, then beginning on **Saturday, Feb. 3rd**, the **Appleyard** branch will be helping prep taxes **every other Saturday** until April 15th.) Let our knowledgeable team members answer all your questions and make filing a breeze. Appointments are first come, first served, so be sure to swing by at your earliest convenience.
- Have questions? Give us a call at (850) 942-9000 or stop by your local financial center to speak with a team member today.**



SHARED BANKING EXTENDS YOUR FINANCIAL NETWORK



Ever notice that the large banks have branches all over town? Envision appreciates that you love banking with us and that's why we provide you with access to a network of over 5,500 credit union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play. To find the nearest branch:

- Visit www.EnvisionCU.com/sharedbranching 'Locations' or
- Download the CO-OP Shared Branch app or
- Call 888-748-3266
- Text a Zip Code to 91989 to find nearby Shared Branch Locations. *SB = Shared Branch SBX = Shared Branch express*



SPRING CLEANING FOR HOME AND WALLET

SPRING CLEANING: Wallet Edition

There's something refreshing about purging and organizing life at the beginning of Spring. While you are tending to your big projects around the house, don't forget to add your wallet to the list. Here are some things to consider cleaning out of your wallet now so you can make room for what really matters most...money and your Envision debit and credit cards, of course.

Social Security Cards – If you're carrying around your social security card (or a family member's) take it out right now! If your wallet is stolen, these social security numbers can be used rather quickly by bad guys to apply for credit or file fraudulent tax returns in your name. Keep them in a safe place at home.

List of Passwords – We are all guilty of carrying around important passwords on a cheat sheet. However, keeping a list in your wallet is a huge risk in the event your wallet is lost or stolen. Consider using an online password manager (for home or mobile). You can find recommendations for reputable password managers online at FREE to minimal costs. A price worth paying to protect your privacy.

Debit/Credit Cards – If you're like most Americans, you often use the same debit and credit cards. You only need to keep your most frequently used cards in your wallet. If your wallet is stolen, you won't need to make as many calls to cancel or block them. Keep your Envision debit and credit cards at the top of your wallet and earn reward points with every swipe.

WE LOVE REWARDING OUR MEMBERS VISIT UCHOOSE TO REDEEM TODAY!

uChoose
4 Me!

Envision Credit Union offers a great debit card with reward points to all checking accounts. While shopping for groceries, toys, clothes, gas, online monthly subscriptions, and everything else you'll earn uChoose points simply by swiping and signing your Envision Credit Union VISA debit card.

Earn points in more ways with your Envision Credit Union debit card and choose from millions of rewards you truly want. The choices are endless. Every purchase made with your debit card earns points redeemable for gift cards, merchandise, vacation packages, hotels, and cruises. Earning points is easy and free! **For every three dollars spent, you'll receive one uChoose point. Swipe and Sign and watch your points grow!** Have you registered your account? It is simple. Visit www.EnvisionCU.com/uChoose to sign up today. Need to see how many points you've acquired? Log in to see your balance and to redeem points for free prizes!



Envision Credit Union loves rewarding members and giving more back! **In November 2017, Envision Credit Union gave away 50,000 bonus uChoose points to five lucky "5 Golden Giveaway" winners.** All they had to do was swipe and sign their debit card fifteen or more times a week during the contest and were automatically entered in to the drawing. Be on the lookout for more of these fun contests to earn extra uChoose points just for swiping and signing.

HOME LOANS



envision[®]
credit union

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



Our **FastForward Mortgage** offers competitive rates and flexible terms, as little as five years! Take advantage of rates **as low as 4.24%* APR** and no closing cost options.



DO YOUR HAPPY DANCE

FAST FORWARD MORTGAGE

* APR: Annual Percentage Rate. FastForward 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 change the rates, terms, and conditions at any time without notice. Must be owner-occupied, single-family residence. Other restrictions may apply. Annual Percentage Rate listed is our best rate and is available to well qualified borrowers. Your rate may be higher based on credit worthiness and other qualifying criteria. Envision Credit Union will advance certain costs on your behalf, including first property/collateral valuation obtained by Envision Credit Union. If full appraisal or title policy is required, borrower will be responsible for closing costs. Property insurance is required; an appraisal, flood and/or title insurance may be required at an additional expense to the borrower. If loan is paid in full within first 36 months, closing costs paid by Envision Credit Union will be added to the loan payoff amount. Envision Credit Union NMLS# 506298.



Visit www.EnvisionCU.com for details.