

A NEW ONLINE EXPERIENCE

WHAT'S INSIDE:

- Nominating Committee Report
- Make the Most of Your Time / eSERVICES
- A Year in Review: KIM SIMS, ENVISIONEER

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solutions that save you money and help you re



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NEWS AND ANNOUNCEMENTS

NOMINATING COMMITTEE REPORT

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



KAREN H. SAMUEL

Karen H. Samuel has been a member of Envision Credit Union since 1990.

Ms. Samuel is the Human Resources Officer for the Supreme Court of Florida. Prior to that, she was the Acting Chief of Personnel Services for the Court. She has a BS in Biological Science, a Masters of Public Education, and is a Ph.D. Candidate in Public Administration and Policy at Florida State University.

Ms. Samuel has served on the Envision Credit Union Board of Directors since 2010, and is currently serving as the 1st Vice Chair.

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 March 8, 2015. 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, April 23, 2015.

PRESIDENT'S LETTER

DEVOTED TO 24/7/365 ACCESS

Envision Credit Union knows how important it is to have access to your accounts twenty-four hours a day, every day of the year, and 2014 was a year devoted to giving our members just that.

We have a Smart Deposit ATM at every Envision location, many of them located in the drive-up, that not only save our members time but offer real-time availability of some deposits. Our new mobile app puts the power of online banking right in your hand wherever you are. You can check your account in the checkout line, send Envision an email while waiting for your coffee, and even deposit a check without needing to put on a jacket. We have redesigned the website, too, with a new look – but everything is still a mouse click away.

In 2015, our members can expect to see a change in the look, feel and colors of Envision Credit Union as we update our image. Even though some of what you see will be changing, underneath we will still be YOUR credit union. We will continue to update our technology so our members have 24/7/365 access to their accounts, protect our members with products like EMV chip cards, while offering the great products and services you have come to rely on. We plan to do all of this while still striving to maintain a price leadership position on our auto loans, checking accounts, mortgages and credit cards. We know these are our core services and we want to make sure you have no reason to look anywhere else for them in 2015! Thank you for your membership.

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

M. Christopher Bryant
Chair

Karen H. 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

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LET ENVISION CREDIT UNION SIMPLIFY YOUR LIFE

Envision wants you to be able to take us wherever you go! We make mobile banking easy with our mobile application. That way you can check your account balance, transfer funds and more – right from your smartphone!



Don't have a smartphone or looking to upgrade? Sign up for the Sprint Credit Union Member Discount and you'll get a 10% discount on your select regularly priced Sprint monthly service, waived activation fees on new lines and waived upgrade fees.

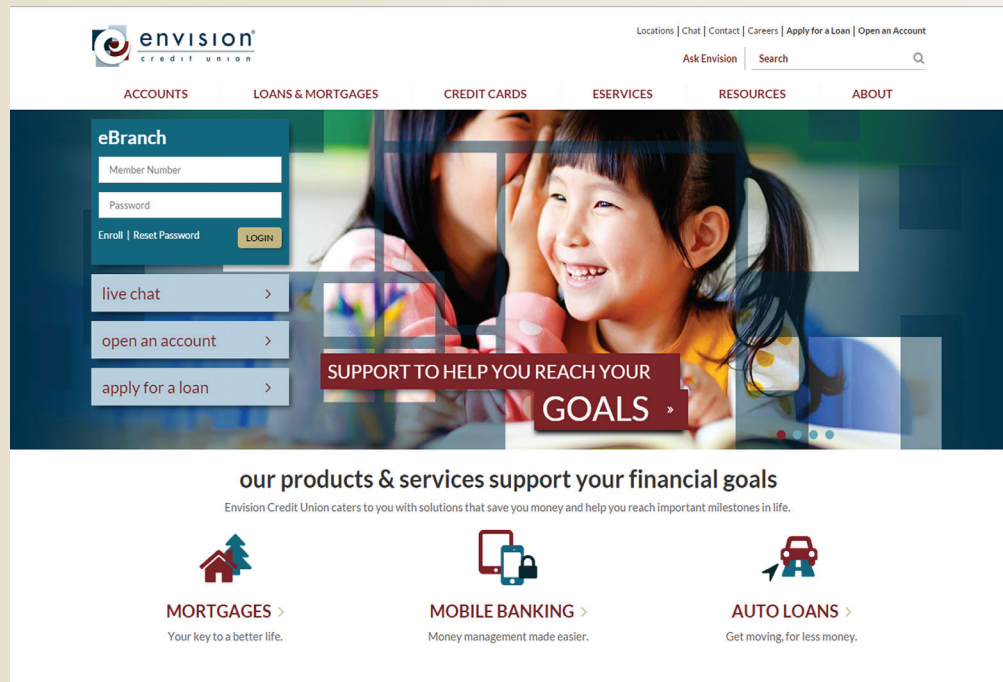
Envision Credit Union's mobile banking and the latest smartphone at a great price from Sprint are two ways we can simplify your life!

Visit www.envisioncu.com to see our mobile banking options and begin simplifying your life today.
Visit LoveMyCreditUnion.org/Sprint to find out how you can get the Sprint Credit Union Member Discount.

WEBSITE

A NEW ONLINE EXPERIENCE

Over the past few years, we've made it a priority to bring you products and services that add value, convenience and peace of mind to your financial life. Our new website is no exception. With a fresh new look, it has many new features that will make your online experience better than ever!



Navigation – Whether you're on a desktop, laptop, tablet or even your smartphone, you'll be able to easily navigate through everything that our new website has to offer. With an incorporated responsive design, our website is built to meet your needs.

eBranch Login – Now located on all pages, you can easily login to eBranch while browsing our website to learn more about our great products and services.

eBranch – Our great online banking just got better - you no longer need to bookmark your eBranch page! Now, when you log onto eBranch, your enrolled device will be recognized. No need to create, use or update your bookmark!

Live Chat – Need an answer in a hurry? Our live chat feature is now available on every page. As you explore the website, you might find yourself curious about some of our offerings. Feel free to chat with a live representative during regular business hours.

Loan and Account Applications – Applying for a loan or membership is easier than ever! We've incorporated the ability to apply for a loan or open an account on our key pages. This way, you won't have to go back and forth searching for a link to apply online.

Calculators – We've updated our online calculators to give you a more robust selection of choices from auto loans, to home loans, to savings and even debt consolidation. More great choices mean you can make a better-educated financial decision.

Search Features – Questions? We have answers! With our updated search capability, you'll be able to easily find answers to most of your questions. Give it try and search for something you're curious about. If we don't have a direct answer, we'll give you suggestions to point you in the right direction.

eSERVICES

MAKE THE MOST OF YOUR TIME

We understand that your time is precious. That's why we offer several electronic services (eServices) that will help you to make the most of your valuable time. Easy to use, these services that will give you access to your account 24 hours a day, 7 days a week! And the best part - they're all FREE!

MoneyLine – Banking by phone is simple and easy with our MoneyLine service. You can transfer between your accounts, check your balance, and even list your most recent transactions. MoneyLine can be reached by calling: **850-942-9011**.

eBranch – Online banking is better than ever! You can complete almost 90% of your basic transactions through eBranch without ever having to leave the comfort of your home. This convenient service gives you around the clock access to your account and includes great features such as Bill Payer, recurring transfers, eAlerts and much more!

eMobile – Our new mobile app is here and available on both Android and Apple devices. With a sleek interface and easy to navigate menus, you'll be able to conduct the same transactions you would on eBranch right from your smartphone! Check out the app in the Google Market or Apple App Store. You must have an eBranch account to use eMobile.



Mobile Deposit – Deposit checks with your smartphone through eMobile! This service allows you to deposit checks into your checking account by simply taking a picture with your phone. The eMobile app is required to use Mobile Deposit and certain restrictions apply.

Smart ATMs – If you haven't used our Smart ATMs, now is the time! This technology allows you to deposit cash and checks directly to your account without the need to complete a deposit envelope. Cash and checks are scanned into the machine directly, saving you time and getting you back to your day faster. Smart ATMs are located at each financial center location to assist you 24 hours a day, 7 days a week!

A GREAT AUTO ADVISOR EXPERIENCE

Meet one of our great members, Robert Stuart! Robert has financed three of his vehicles with Envision Credit Union and continues to utilize the car buying services we have to offer. We recently discussed his experience and this is what he had to say:

“Working with Auto Advisor Don Stokes is a dream come true. Energetic, knowledgeable, honest and efficient, Don Stokes took time to talk to me about my driving needs and wants. As my personal shopper, he did all the work for me.”

We are glad to help all members make the best use of their money and time when it comes to auto shopping. In the



Robert Stuart has used Envision Credit Union's Auto Advisor to research and finance three vehicles.

words of Robert, “With Auto Advisor you don't spend hours out test driving or haggling with dealerships on a price. With Envision Credit Union's Auto Advisor looking out for me, I feel like a valued member of the Credit Union family.”

We're able to set up monthly payment deductions from your Envision Checking Account, so that you'll never forget to send a payment! Our Extended Vehicle Warranty and Guaranteed Auto Protection can help you to have peace of mind. Why not take advantage of our great services? You can get started by applying for your auto loan today at www.envisioncu.com or visit your local branch.

HOME EQUITY

RENOVATING YOUR HOME THE EASY WAY



With the spring cleaning season just around the corner, it's the perfect time to highlight our Home Equity Loans. With an Envision Home Equity Loan, you can use the equity in your home to pay off high interest debt, make needed renovations, or refinance your existing high interest home. With low rates and no closing cost options, you'll save valuable time and money.

Envision is proud to provide our members with a quick turnaround time, averaging less than ten business days—allowing you to access the funds you need in a timely manner. Since we service loans locally, you can keep track of your mortgage status through your regular monthly statement or through our eBranch services.

Additional benefits include: the ability to finance up to 90% of your home's value, no application fee, potential tax deductions, fixed or adjustable terms up to 20 years, free automatic deduction services available, and access made easy through Envision's eBranch services.

Applying for a Home Equity Loan is fast and simple. You can take advantage of our online resources and apply online at www.envisioncu.com or visit your local branch to apply in person. If you are shopping for a Home Equity Loan, we encourage you to call our Home Loans team at **(850) 942-9234** or send an email to mortgage@envisioncu.com to find our more information.

VISIT US AT
THE NORTH FLORIDA HOME SHOW
FEBRUARY 6-8



BALANCE / HOME IMPROVEMENT

Spring time is upon us! Will you be one of the many homeowners working on home improvement projects this season? In 2013, the average cost of home repairs was \$1,700. This can be a daunting amount of money to expense out, especially when many repair problems take us by surprise!

A common shorthand way of figuring home repair needs is to put at least 1% of your home's value each year toward repairs and maintenance. For example, if your home is worth \$150,000, you should try to put \$1,500 year, or \$125 per month, into savings for home upkeep.

Your credit union is here to help with several options to prepare for home improvement tasks. Our savings

accounts can help you to begin putting money aside specifically for these projects. Home Equity Loans and Home Equity Lines of Credit are also a great option for using the equity in your home to get needed funds.

You can start saving for the addition on your home or apply for a Home Equity Loan to jumpstart the process. We are here to help with you needs and ensure that you can keep on improving! Visit www.envisioncu.com to learn more or apply for a loan today!



EDUCATION – A YEAR IN REVIEW

KIM SIMS, 2014 ENVISIONEER



KIM SIMS
2014 Envisioneer

My goal as Envision Credit Union's 2014 Envisioneer was to reach out to schools in my area and in the surrounding counties. Writing this now at the end of 2014, I've been able to reach out to several schools throughout Leon County, as well as in Wakulla and Liberty Counties and I look forward to making more connections in 2015. An important (and fun) part of being the Envisioneer is attending school events throughout the county, like the Golden ACE Awards and Night of Celebration, and reporting on them on the SuccessforEducators blog.

If you want to meet people, connect with other schools and get involved in the community, I highly recommend you apply to be the 2015 Envisioneer. The online application process is currently open through January 12th. Once all applications are received, Envision Credit Union will select the top three finalists and the voting process will begin.

The entire process from being chosen as one of the top three, to being featured in the ad campaign, and creating my own videos was so much fun. One of my favorite moments as the Envisioneer was being able to personally interview the Leon County Schools Superintendent Jackie Pons, though I will definitely miss attending all of the exciting school events that I otherwise would not have attended. I am thankful that Envision gave me this opportunity to serve as the 2014 Envisioneer. Envision Credit Union does many amazing things for education and it was wonderful to be able to work with them and see all that they give back to education and the community.

I wish the best of luck to the 2015 Envisioneer!

Stay Classy, Tallahassee! ~ Kim

OUR WINTER 2014 GRANT WINNERS

Congratulations to the following educators for winning a \$500 winter Grant through our Classroom Grant program. For more information about entering to win a spring 2015 Classroom Grant, visit www.successforeducators.com.

Dania Irvin

Roberts Elementary School

Erica Almerico

Woodville Middle School

Erica Mendoza

School of Arts and Sciences

Jacquelyn Crutchfield

Fairview Middle School

Lindsey Wohlrab

Roberts Elementary School

Terry Chentalee

Fairview Middle 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



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