



YOU WORK HARD

TREAT YOURSELF!

WHAT'S INSIDE:

- *2018 Community Giveback*
- *Envision Community Center Update*
- *Home Loans: Meet Your Hometown Lending Team*

PRESIDENT'S LETTER

LET'S PREPARE FOR THE FUTURE!

As most of you already know, Envision CU was started by 10 teachers back in 1954, and with those roots we continue to be passionate about supporting education in all the communities we serve. I bring that up because we have come to the end of another school year and we have a lot to celebrate.

You can see from the **Community Giveback** on the next page that giving back to our members and our communities is a core value of Envision, and a large percentage of our giveback goes directly to the schools in our area. This year we sponsored senior grad nights, scholarship programs and teacher awards events in more counties than ever before. It has been a busy month!

Now that summer is here, there is no time to rest ... we are jumping right into hurricane season and we remember all too well the devastating season last year. In fact, many of our members and employees are still working through the aftermath of Hurricane Michael. To be more proactive heading into the 2019 season, we partnered with the City of Tallahassee and offered some Hurricane Preparedness workshops called **Neighborhood PREP**. It was our pleasure to host the workshops and help members take the time to get their hurricane plans in place.

Hurricane Preparedness is just one of many of the workshops we offer at Envision to support our members, and as we head into summer we will begin offering some of them in our brand-new Community Room.

Our new **Envision Community Center** will open in mid-June, and in addition to our beautiful new Community Room we will have a financial center, our home loans team and our member business lending teams there to assist you. I hope you will take some time to visit the new **Envision Community Center** in the coming weeks and see how we are doing our part to make downtown Tallahassee a thriving business district.

Thank you for being a member and helping us to support the community. It makes me proud that you continue to pick Envision CU to be your preferred financial institution.

"Where you bank matters"

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

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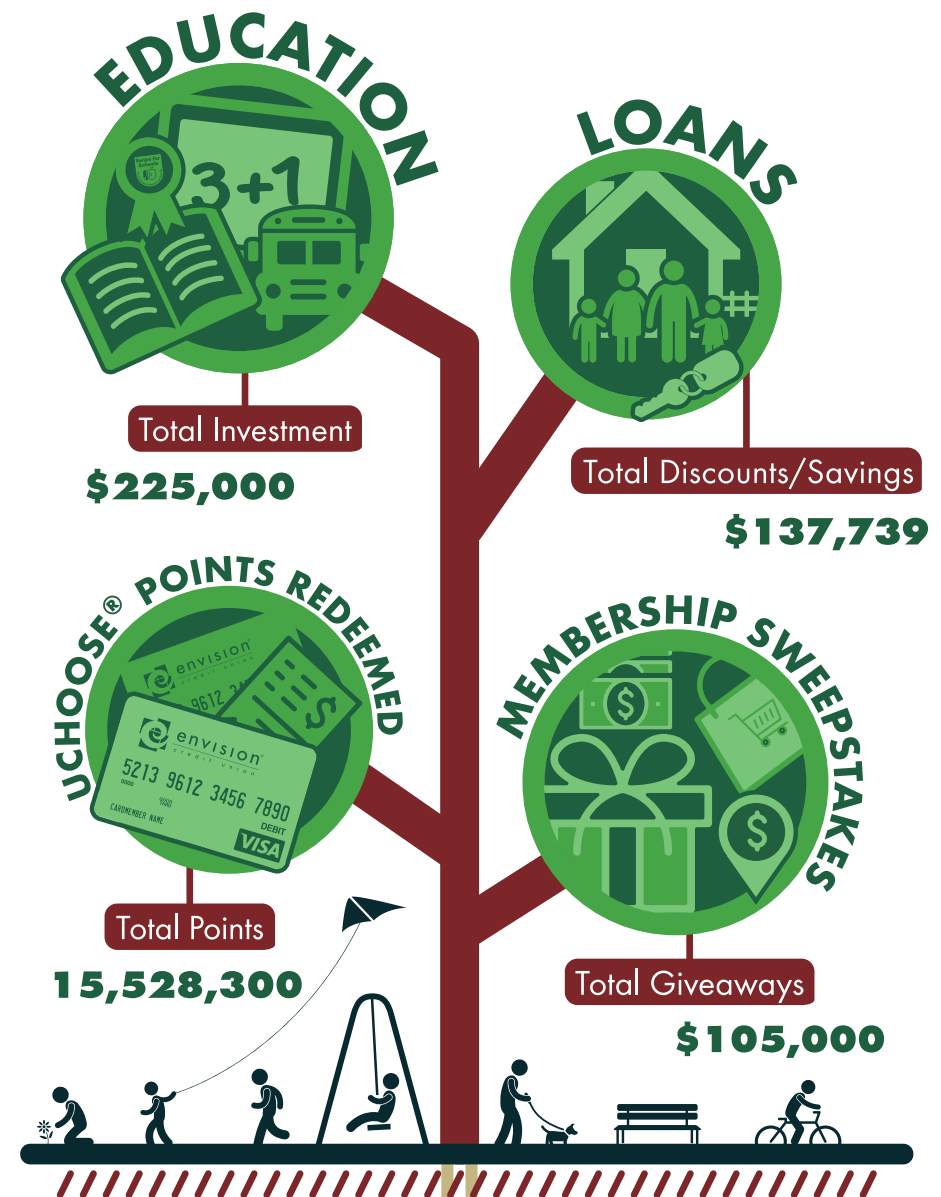
For information on Financial Center Locations, Hours, and Services
Visit EnvisionCU.com
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298

OUR HOLIDAY CLOSURES

THURSDAY, JULY 4TH	INDEPENDENCE DAY
MONDAY, SEPT. 2ND	LABOR DAY
MONDAY, OCT. 14TH	COLUMBUS DAY
MONDAY, NOV. 11TH	VETERANS DAY
THURSDAY, NOV. 28TH – SATURDAY, NOV. 30TH	THANKSGIVING HOLIDAY
WEDNESDAY, DEC. 25TH	CHRISTMAS



2018 Year in Review



WHERE YOU **BANK** MATTERS.

CONGRATULATIONS TO OUR RECENT MEMBER CONTEST WINNERS!

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



FACEBOOK WINNERS



DENISE
ST. PATRICK'S DAY



TABATHA
ENVISION BEST MOMENT



TAMMY
TAG A TEACHER DAY

SWIPE, SIGN, AND WIN WINNERS



COREY
DECEMBER



LAUREN
JANUARY



NYA
FEBRUARY



BRAD
MARCH

FREE FUEL WINNER

Kaley won FREE FUEL for a YEAR!

KALEY
FREE FUEL FOR 2019



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.



LAUREN HAYMAN
Chaires Elementary School



WHITNEY ROBERTSON
Hand-In-Hand Primary School



CARLEY LOZOWSKI
W.T. Moore Elementary



SHAYLA LIGHTFOOT BROWN
Apalachee Tapestry Magnet School



AMANDA HELLER
Riversink Elementary



KRISSY SANCHEZ
Wakulla High



TRACY HOUSE
Harper Elementary School



JENNIFER VANDERHOOF
Killearn Lakes Elementary



SHELLEY KINES
Cross Creek Elementary



KATIE SHAVER
Thomas County Middle School



MINDY PIERCE
Thomas County Central High School



LISA FERNBACH
Killearn Lakes School

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

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 and RedCross.org.



– ATTENTION – HIGH SCHOOL SENIORS!



Want to win an Apple iPad®? Just log in for our online webinar, and you'll be entered to win.



"Money Skills ~ Preparing for Financial Independence"

- Setting goals and budgeting
- Buying a vehicle
- Managing a debit account and debit card
- Preparing for the future
- Credit cards and using credit wisely

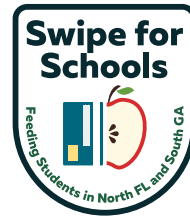
Watch the webinar now through July 25th and you'll be entered to win!

For details, visit EnvisionCU.com/Workshops

REAP THE REWARDS WITH YOUR ENVISION DEBIT CARD



Summer is the perfect time to cash in on your hard work. And the key to those rewards is right in your pocket. **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! It's as easy as swiping or inserting your debit and signing for your purchase.



With every swipe/insert and sign, Envision donates money to students in North Florida and South Georgia. **We call this our Swipe For Schools program.** Also, you could be entered to win a \$100 Visa™ gift card through our Swipe, Sign, & Win program. All you have to do is swipe and sign 25 in a month and you're automatically entered. Let your card do the work!

LIFESTYLE LOANS – ENHANCE YOUR LIFESTYLE



We understand that it can be hard to save. Even when you work hard, you still might need a little help. With a Lifestyle Loan, you can enhance your lifestyle. It is a judgement free loan that is perfect for any large or small purchase.

- Borrow \$5,000 to \$50,000
- Rates as low as 5.99%*
- Available terms up to 84 months

With so many customizable options, this could be the right loan for you. Visit our website to apply online at www.EnvisionCU.com or in person at your local financial center.

* APR: Annual Percentage Rate. Minimum Loan Amount is \$5,000. Minimum monthly payment is \$221.58. Rates as low as 5.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 730. Extended terms of up to 84 months are available. All rates and terms are based on credit analysis. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. A \$5,000 loan at 5.99% Annual Percentage Rate for 24 months results in 24 monthly payments of \$221.58 each.

DRIVE YOUR DREAM CAR



At Envision Credit Union we take pride in offering some of the best auto rates in our community.

With our low rates, you can't help but feel like a winner! 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? Searching for a car online or visiting a dealership can be daunting. The Auto Advisor team will search the market for the vehicle you want and the price you can afford. Call **(850) 942-9000** today and we will start searching for you.

Have a loan with someone else? Call today and see if refinancing to a lower rate with Envision will save you money.

ENVISION COMMUNITY CENTER OPENING MID-JUNE!

Construction of the new Envision Community Center at 600 North Monroe, is coming along nicely. With that said, the drive-thru is open and fully functional! **Please come enjoy the wonders of our new drive thru experience: extended hours, paperless transactions, and 24/7 smart ATM access.**



OPENING MID-JUNE!



TRY SOMETHING NEW!

OUR NEW DRIVE THRU EXPERIENCE



New ITM installation at our Hansell Branch

Here's a few details and tips to help you navigate our **New Drive Thru Experience**

- Convenient hours Monday - Saturday 7am - 7pm EST
- 24/7 availability as a smart ATM
- Please touch the screen to speak with the teller
- Debit card is not necessary if you want to speak with a teller
- Machines take up to 30 checks or bills at one time
- Please endorse items prior to deposit. Tellers can't provide pens



New ITM installation at our Chattahoochee Branch

Our Convenient Locations:

- Appleyard
- Marianna
- Chattahoochee
- Parkway
- Hansell
- Quincy West Jefferson
- Lake Jackson
- Downtown Financial Center (600 N. Monroe)

WE'RE HERE TO HELP

We can offer personalized solutions that fit into your life.

On October 10, 2018 hurricane Michael hit Florida and Georgia with a storm that will be remembered for a lifetime. Hurricane season begins once again on June 1st. Now is the time to take a close look at your homeowner's insurance policy. Does your current policy cover the cost to repair or rebuild your home? What about the personal property within your home? Should you add any additional coverage to your policy? What if you don't currently have a homeowner's insurance policy? 1st Members Insurance Group is here to help you find answers to these questions and more.

Call **1st Members** today at (850) 942-9000 x3115. You can also email 1stMembers@EnvisionCU.com or see us on the web at www.EnvisionCU.com/1stMembers.



A SUMMER OF SAVINGS WITH LOVE MY CREDIT REWARDS!

Save up this summer 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 New Sprint customers can receive \$100 cash for every new line on unlimited lines and enter to win \$50,000. Already a Sprint® customer? Earn \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint® stores.

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

RELAX IN YOUR DREAM HOME

Our hometown lending team is here for you! We will help you find the home of your dreams, at a rate that you couldn't imagine. Please contact us for all your hometown home loan needs!

Envision Credit Union provides an array of mortgages with some of the most competitive rates available today. Choose from conventional mortgages, as well as FHA, VA and USDA home loans.

Mortgages – Access an array of options with competitive rates:

HomeAdvantage™ – Choose one of our realtors and register to earn a rebate

Home Equity – Tap into your home's equity with a loan or line of credit

FastForward Mortgage – Flexible terms that help you pay off your mortgage before retirement



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Cell: 850.980.4914
NMLS #922093



Shannon
Mortgage Loan Originator
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Cell: 850.241.2971
NMLS #327957

Please give us a call for all your hometown home loan needs!

www.EnvisionCU.com/HomeWorks

HOME EQUITY LINE OF CREDIT



envision®
credit union

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Tallahassee, FL 32314-5198
www.EnvisionCU.com



Envision your future with our new 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!

ENVISION YOUR FUTURE



HOME EQUITY LOANS

*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 NWLS# 506298.

For details, visit www.EnvisionCU.com