

SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | FALL 2012



KILLEARN FINANCIAL CENTER GRAND OPENING!



- Killlearn Financial Center Open for Business
- Best & Brightest
- Senator Montford's Lunch & Learn
- Educator Ambassador
- Pre-Paid Debit & Travel Money Cards
- 2.49% APR Auto Loan

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EVENTS & ANNOUNCEMENTS

Killearn Financial Center Opens for Business



Killearn Financial Center

The wait is finally over! For the first time since the Credit Union's inception in 1954, members that either work or reside in the Killearn area are able to enjoy a full-service banking facility – located at 3519 Thomasville Road in the Publix shopping center. The new financial center opened on August 20 and offers several services to increase the level of convenience such as a drive-up ATM, safe deposit boxes, 24-hour vestibule access to a smart deposit ATM and nontraditional dialogue teller stations. Although the experience at this facility may be unfamiliar at first, our familiar and competent staff from the Wal-Mart North Financial Center – which closed on August 18 – is eagerly awaiting to assist with the transition.

An official ribbon-cutting ceremony was held on Tuesday, August 21 where the Board of Directors, Supervisory Committee, executive management team and former volunteers of Envision welcomed several dignitaries and business professionals to celebrate the opening of our facility. Senator Bill Montford and Superintendent Jackie Pons both reaffirmed the benefits of our strong mutual relationship with the education community through their remarks. County Commissioner Bryan Desloge, City Commissioner Gil Ziffer, Chamber of Commerce President Sue Dick and local businessman Ron Sachs followed by welcoming Envision to the neighborhood and explaining the positive economic impact of our expansion to the area.

The peak of our celebration took place on Saturday, August 25 with a grand opening event. Hundreds of Members visited the new location to enjoy a tour, giveaways, refreshments and even a snowball from Big Easy Snowballs. As a way to thank the attendees for their support of the Credit Union, three lucky winners were drawn and received a free Apple iPad 3. Congratulations to Michael Nguyen, Debra Dawson and Felicia Robinson!

The lobby of the Killearn Financial Center is open Monday - Friday from 10:00a.m. to 6:00p.m. and Saturday from 10:00a.m. to 3:00p.m. The drive-thru is open Monday – Friday from 8:00a.m. to 6:00p.m. and Saturday from 10:00a.m. to 3:00p.m.

Barbara K. Wills, Ph.D., Appointed Supervisory Committee Secretary



Barbara K. Wills, Ph.D.

We are pleased to announce that Dr. Barbara Wills joined Envision's Supervisory Committee in June and was recently appointed secretary. As the Assistant Superintendent of Professional and Community Services for Leon County Schools, Dr. Wills oversees human resources, construction and facilities, communications, policy development, purchasing, energy management, food and nutrition services, grants, volunteer services, the Foundation for Leon County Schools, and the District Advisory Council. She previously supervised technology, finance, risk management, and professional standards.

Before joining the school district six years ago, Dr. Wills was director of the Center for Education Research & Policy Studies at Florida State University.

At Leon County Schools she has made it a priority to involve stakeholders and make business operations more efficient. Under her leadership the School Board has moved to paperless meetings, with all material available to the public online. Dr. Wills is currently overseeing the

implementation of a resource management system that will make everything from human resources to finance more accessible to the public and also provide better services for employees and businesses.

Dr. Wills has a doctorate in education policy and planning and a master's in public administration and policy, both from Florida State. She and her husband, Eric, are the proud parents of four children. Welcome Dr. Wills!

PRESIDENT'S LETTER

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Committed to Our Relationship With You

As students, parents and teachers head back to school this fall for the new academic year, we feel there is no better time to take advantage of the great products and services

your Credit Union offers. As you begin this school year make sure you are aware of all of the ways Envision can save you money. With our pricing advantage we are well on our way to provide our Members with record savings!

Some of the ways we accomplish this are:

1. Our VISA credit and debit card reward programs.
2. Extra 2% cash back earning until the end of the year on new Success VISA credit cards opened by November 30, 2012.
3. The best rates and terms on auto loans.
4. Historic low mortgage rates and the lowest costs in our market.

Committed to Our Relationship With Education

We are proud to announce that Envision has increased our sponsorship of the Best & Brightest Awards; this commitment will sustain the program for another 5 years. More importantly, the contribution guarantees dozens of Leon County students the chance to attend college through scholarship assistance.

Educators continue to receive \$1,000 off closing costs for home loans and we are now offering another great deal on auto loans – see our Success for Educators website for details.

Thank you for your commitment to Envision. As a financial cooperative, when you use all of our products and services you are helping to build a strong foundation for yourself and the cooperative as a whole. Do me a favor... tell all of your friends and family members about us. We would love to share our value with them!

Sincerely,

Darryl G. Worrell
President/CEO



Congratulations to Linda Hall!

Linda is the winner of our summer Visa Double Rewards campaign and she will now receive free gas for the rest of 2012! Don't forget you can earn either ScoreCard® reward points whenever you use your Envision Debit Card or get Cashback® when you use your Success Visa card!



Closed October 8 in observance of Columbus Day. Closed November 12 in observance of Veteran's Day.



POLITICAL ADVOCATES FOR CREDIT UNIONS



*Envision Board of Director
M. Christopher Bryant*

Senator Bill Montford

*Envision President & CEO
Darryl Worrell*

Senator Montford Lunch and Learn • July 11, 2012

Envision Credit Union recently hosted a “Lunch and Learn” for our Board of Directors and employees at our main office with guest speaker Senator Bill Montford. With an increase in legislation that could negatively impact our Members, we couldn’t think of a better individual to begin our political engagement than Senator Montford.

President & CEO Darryl Worrell gave opening remarks concerning the credit union movement along with a little Envision Credit Union history. He stated that according to the Credit Union National Administration, there were over 4.5 million Floridians who belonged to a credit union in 2011. These members enjoyed over \$239 million in savings from credit union priced products last year. Despite experiencing a drastically slow economic recovery, credit unions across Florida are offering tangible solutions to the financial obstacles that consumers are facing.

Aletta Shutes, member of Envision Credit Union, introduced Senator Bill Montford. Senator Montford is certainly considered a local son – born in Blountstown and living in Tallahassee for most of his life. His local ties to the community are very important to him because he strongly believes that, “Relationships are very important – something to honor and respect.”

Senator Montford began the discussion with his commitment to Envision Credit Union and to future legislative support.

Although he officially joined the Credit Union in 1969, his affiliation extends back even earlier with his wife having a three-digit member number and the support of her parents – both teachers at Leon High School – during the creation of the Credit Union.

The accomplishments that he is most proud of during his term as Senator include saving the Jefferson County prison and improving the quality of the FCAT grading criteria. Senator Montford is quite proud of the determination he holds to make the right choice explaining, “The members of the legislature need to have the courage to stand up and say ‘this is not right!’ Be upfront, open and honest and do not leave anything shaded – get everything out there in the sun so we can see what we are facing.”

The commitment for improving Leon County Schools runs deep for Senator Montford. With 38% of students offered free or reduced lunches last year, many students are associating their school as a safe and enjoyable place to go. As long as Senator Montford is serving the public, he says his pledge to improve the lives of students will never cease.

A question and answer session followed the Senator’s presentation and it seemed everyone left with a renewed respect for the political process and belief that we all need to be involved.

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Committed to Education



Tallahassee Democrat Publisher Patrick Dorsey, Christina Mbuya (Rickards), Mary Kathryn King (Maclay), Cecelia Smith-Schoenwalder (Leon), and Envision President & CEO Darryl Worrell.



Best & Brightest Awards ★ \$175,000 Contribution Announcement



Patrick Dorsey, Benjamin Kay and Darryl Worrell.

On May 16th, President & CEO Darryl Worrell celebrated on stage with over 40 Leon County high school seniors recognized as the latest recipients of the Best & Brightest awards. Less than a month later, Mr. Worrell announced additional news that encouraged the celebration to

continue among area students – Envision will award \$175,000 to the program over the next 5 years.

The contribution ensures Envision's position as the title sponsor for the Best & Brightest program for the next 5 years. More importantly, the financial support guarantees high school seniors critical scholarship assistance to the college or university of their choosing. With these winners as future leaders, the job of the Credit Union is to promote and support events such as the Best & Brightest program. Our goal is to help keep these students active within our community as they progress through college and professional endeavors.

"With the continuing financial pressure for upcoming college students, this is a natural extension of what we do as a credit union," said Mr. Worrell. "With this endowment hopefully the Best & Brightest program can distribute larger scholarship amounts or award them to more students."

To date, Best & Brightest winners have been awarded more than \$300,000 in scholarships to just over 100 students. Ron Sachs, founder of the program, indicates that the contribution also opens the door for future expansion to middle school students. For the second year in a row, the program featured an eighth grade essay contest where students were prompted to write about service to the community.

The Best & Brightest program recognizes students who show achievement in a particular field such as Business, Leadership, Science & Health, Drama & Performing Arts and Athletics. 2012 also marked the first year of the *Spirit of the Best & Brightest*, an additional scholarship award that honored one of the 15 winners for their deep commitment to civic duty and service. The award went to Zemoria Johnson, graduate of Rickards High School and now a student at Florida A & M University!

New School Year, New Offers at SuccessForEducators.com



The Credit Union is eager to become more aware of current initiatives taking place within the education community. Likewise, we are just as eager to spread the word about the valuable products available to educators. Our educator exclusive website **SuccessForEducators.com** is our portal for both. Check out this site often.

We will have lots of new information and exclusive offers to share with you including: **2.49% APR Auto Rates** with amazing terms only available to educators. Go to **SuccessForEducators.com** or give us a call to find out more.

Envision Will Soon Have an Educator Ambassador!

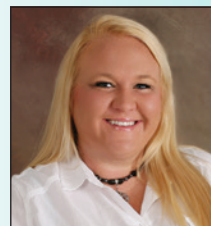
To help Envision become more aware of what's happening in the education community we will soon have an Educator Ambassador! This unique person will be a teacher in the community who can keep us connected to what educators really need from a financial institution. Through **SuccessForEducators.com** as well as other outreach programs, our ambassador will help us communicate with you and identify future financial needs. Look for more information soon!



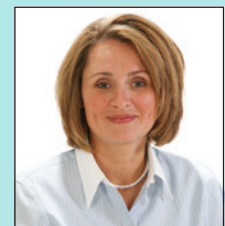
HOME LOANS

Great Time to Purchase a Home!

Fannie Mae recently put out a survey analyzing consumers intent concerning renting and owning a home. When respondents were asked if home ownership has been positive or negative for them and their family, the overwhelming majority (over 95% of general population) replied positive. Another interesting find was that almost 70% of future home buyers, despite negative perceptions, consider the present a good time to purchase a home. With mortgage rates still at an all-time low, it may be the perfect time for you to consider a home purchase. You can call or email one of our Envision Home Loan Officers at 942-9234 or mortgage@envisioncu.com to answer any of your questions or to ask for advice.



Ashlea Boutwell
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Cell: 850-509-4446
NMLS#: 2020400



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