

SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | SUMMER 2013

HOME BUYING IS A BREEZE: *One Member's Story*

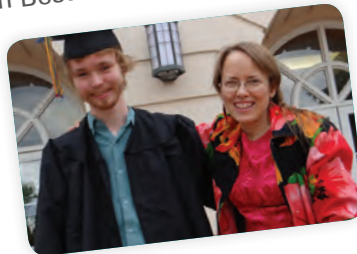


- © 2013 Best & Brightest Awards
- © Envisioneer Update
- © 2013 Classroom Grant Winners
- © Year of the Car: 3 Steps To Summer Success
- © Teachers of the Year

EVENTS & ANNOUNCEMENTS

*Dear Mr. Worrell and
the Wonderful Envision Staff,*

Thank you for supporting Best & Brightest young people and making a first class award ceremony possible. Our son John Lhotka was the Journalism honoree from SAIL high school. It meant a lot to all of us for him to receive this honor alongside so many wonderful young people. We have been proud to call Envision Credit Union our financial home for many years (going back to when it was still North Florida Credit Union), but we were even prouder when we knew Envision supported the Best & Brightest awards. We love how Best & Brightest recognizes students' efforts and talent in the classroom, but also their determination to make a difference through volunteering. The Best & Brightest awards call students to be well-rounded individuals. Attending the Best & Brightest ceremony, hearing about all the achievements and community service students had done made us feel more hopeful for the future. Thanks for making it possible to recognize how students are making a difference now. After receiving his scholarship from Best & Brightest, he made a deposit in the account he has had since grade school – at Envision Credit Union. Thanks for honoring our son and making a big difference in our community.



*Sincerely,
Amy Adams*

*(Amy Adams has been an Envision member since 1989.
Her son, John Lhotka, was a finalist for Best & Brightest 2013.)*

8TH ANNUAL BEST & BRIGHTEST SUMMARY

Date: Wednesday, May 15, 2013

Location: Ruby Diamond Concert Hall at FSU

Awards Given to Students: 152

Number of Categories Awarded: 15

Quote from Darryl Worrell, Envision President/CEO: "The students recognized by this program truly are the community's Best and Brightest. Envision is proud to help them on their way through scholarships and recognition."

In 8 Years, Best & Brightest has given: Over \$350,000 in Scholarships to over 1,000 students

The Spirit of the Best & Brightest Awarded to: Sam Kerce, Leon High School for \$2,500. This award is presented to the one student who truly exemplifies, "The Spirit of the Best & Brightest" through deep commitment to civic duty and service.

Congratulations to all the winners!
TheBestAndBrightestAwards.com



Sam Kerce (center) Winner of the Spirit of the Best & Brightest Award, Darryl Worrell (right), President/CEO of Envision Credit Union and Julie Moreno (left), President/Publisher at Tallahassee Democrat.

BOARD OF DIRECTOR NEWS

Chris Bryant has been appointed as the new **Chairman** to the Board of Directors as of May 20, 2013. Mr. Bryant has been an attorney at Oertel, Fernandez, Bryant and Aktinson, P.A., for the past 30 years.

Dr. Sam McCall is the new General Auditor at Florida State University. Envision is pleased to have **Dr. McCall** serve on the Board of Directors as **Treasurer** for an additional 5-year term.

PRESIDENT'S LETTER

BOARD OF DIRECTORS

M. Christopher Bryant,
Chair

Karen Samuel,
1st Vice Chair

Thomas B. Perrin,
2nd Vice Chair

Sam McCall, Ph.D.,
Treasurer

James M. Croteau, Ph.D.,
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NMLS #506298



DON'T TAX MY CREDIT UNION!

I am writing with an urgent message about the future of Envision Credit Union as well as the rest of the credit union industry. You may have heard that politicians in

Washington are considering an overhaul of the federal tax code. I want to alert you to an idea being discussed that could greatly harm Envision and our Members.

As a member, you know that Envision Credit Union is owned and directed by you. Unlike banks that maximize profits for a small group of investors, credit unions exist to serve their members, including working families, small businesses, and the local community—especially the students and teachers at our schools. Since we can directly return benefits to our Members, we provide a significantly higher value with our products and services such as our VISA card program and closing cost discounts on home loans. Also, we are able to financially support the education community like never before. These are reasons why your Credit Union is not-for-profit and tax exempt.

Now there are discussions in Washington about taxing credit unions like Envision, despite the fact that we are not-for-profit. They say we can balance the budget by taxing credit unions, even though credit unions hold only 6% of all financial assets nationwide, and banks hold the rest.

Since credit unions are not-for-profit, taxing credit unions could even destroy credit unions as we know them, eliminating financial choice for consumers.

Moreover, taxing credit unions will contribute a minimal amount to the improvement of our budget deficit. **For every \$1 in new taxes on credit unions, the government would wipe out \$10 in benefits to credit union members and consumers. So taxing credit unions is not only bad for our nation's economy, a tax on credit unions is really just a tax on you, the Member.**

The purpose of this message is simple: to make you aware of possible tax consequences to credit unions in the near future and to encourage you to join the "Don't Tax My Credit Union" conversation.

It's easy to take action, just visit www.DontTaxMyCreditUnion.org to contact your U.S. Representative and Senators. There is an online tool that will help you send an existing form letter in just minutes. While there, you can also watch a video and learn more about how you can help us tell Congress, "Don't Tax My Credit Union!" Finally, we strongly encourage you to participate in this grassroots effort from you own Facebook and Twitter accounts by sharing your thoughts and using **#DontTaxMyCU** as a hashtag.

We appreciate your ongoing support of your Credit Union and thank you for your Membership.

Sincerely,

Darryl G. Worrell
President/CEO



HOW TO TAKE ACTION:

Visit www.DontTaxMyCreditUnion.org

Comment on Twitter using **#DontTaxMyCU**

DID YOU KNOW CONGRESS COULD RAISE TAXES ON 96 MILLION AMERICANS?



YEAR OF THE CAR: 3 STEPS FOR SUMMER SUCCESS!

As the first half of 2013 comes to a close, there is plenty of recent national information coming to the surface supporting the idea that this is the best time to purchase a new vehicle. In addition to solid loan growth across the credit union industry in the first quarter, there is job growth occurring with the production of new vehicles. In fact, Ford recently announced they would hire over 1,000 workers at a mid-West assembly plant in the third quarter to keep up with the soaring demand for F-Series trucks. It seems that many consumers are taking advantage of "The Year of the Car". To assist your summer car-buying plans, we want to offer the following three tips to help you find your ideal vehicle in 2013:

1 Search New Styles: The types of vehicles that have grown the most in sales so far this year are full-size trucks and SUVs. Fortunately, there are several 2013 SUV models that have experienced either a redesign or a refreshed look. Take a look at the 2013 SUV list (right), courtesy of edmunds.com, to see if one of these SUV styles can be added to your short list.

2013 SUVs	
REDESIGNED	REFRESHED
2013 Ford Escape	2013 BMW X3
2013 Hyundai Santa Fe	2013 Buick Enclave
2013 Land Rover Range Rover	2013 Chevrolet Traverse
2013 Mercedes-Benz GL Class	2013 Lexus LX 570
2013 Nissan Pathfinder	2013 GMC Terrain
2013 Acura RDX	2013 GMC Acadia
2013 Ford Flex	

3 Get Pre-Approved with Envision: One of the best tips we can offer related to purchasing a new vehicle is being pre-approved before you go shopping. Getting pre-approved with Envision is simple and often occurs within the same day of application. To get started, apply online at envisioncu.com or visit one of our convenient Financial Centers.

2 Review Ratings: If you have a few models in mind, it is important to pay attention to the ratings. There are several online resources that can help you rate each model based on standardized road tests and safety features. According to edmunds.com, these vehicles received an A+ rating compared to others in their class.

Autos w/ A+ Rating
2013 Ford Fusion
2013 Honda Accord
2013 Nissan Altima
2013 Honda CR-V
2013 Toyota RAV4
2013 Ford Focus ST

Envision Auto Loans
RATES THAT SHINE
AS LOW AS 1.99% APR*

HOT LIMITED TIME RATE FOR BOTH NEW AND USED AUTO LOANS!

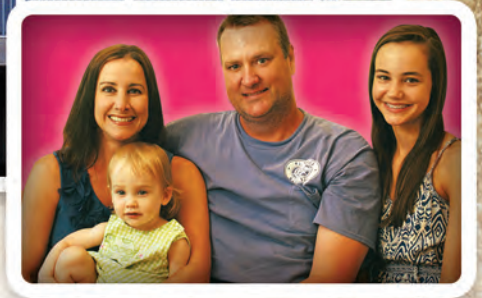
Go on line for details.

* Minimum Loan Amount is \$10,000 and the model year must be no older than a 2008. Terms of up to 48 months at 1.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 720; have an open and current Envision VISA credit card, checking account, and enroll with automatic deduction of payments. All rates and terms are based on credit analysis and loan to value of collateral as determined using Envision Credit Union's collateral criteria. This is a Limited Time Offer. Not available on existing auto loans at Envision Credit Union and the Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. Payment Example: payments on a loan at 1.99% APR for a term of 48 months would be \$21.69 per \$1,000 borrowed.

HOME BUYING

is a Breeze

Envision Member,
Mary Beth Buchanan
Explains Why...



Mary Beth Buchanan, Envision Member since 1985, and family.

Mary Beth Buchanan and her family recently purchased a new home and had a very pleasant experience with Envision. Purchasing a home can be very stressful but Shannon Wood, AVP of Home Loans, was able to navigate Mary through the process with ease. We had a chance to talk to Mary Beth, a member since 1985, to ask her about her experience.

Q: How long have you been with Envision?

Mary Beth: The relationship goes back many years. My mom had an account years ago when Envision was called the North Florida Education CU. She opened a savings account for me when I was still a minor living at home. I have built on that relationship with Envision.

Q: What was the best thing about getting your home loan from Envision?

MB: I felt comfortable dealing with people I had dealt with for years. I knew they would guide me through the process and help me when necessary.

Q: How would you describe the overall process?

MB: The loan process was smooth, only taking around 4 weeks. We were able to get a very low interest rate, too! Typically rates on second homes are higher, but Envision gave us a very competitive rate. We looked into other financial institutions but Envision gave

us the best deal. Other banks included hidden fees in their quotes but Envision disclosed every cost, plus I received \$500 off with the rebate coupon!

Q: Did we communicate well?

MB: The communication between Shannon and I was terrific! Whenever I had questions she was always available to assist and answer them. We became friends.

Q: Any home buying advice for our members?

MB: Taking that first step toward a refinance or a new loan is easier than you think. Although there are a lot of requirements (mostly governmental and underwriting), Envision personnel will walk you through it!

Q: Does your family approve?

MB: My family enjoyed the house for the first time on Memorial Day weekend. Everyone loved it and we can't wait to return!!



Mandy
Atkins

Welcome To Envision's
Home Loan Department!

NMLS# 810120



Year-To-Date home sales through May are sporting their highest numbers since 2007.

The Tallahassee MLS reports 1,101 condominiums, townhouses, and single family detached homes have sold in Leon County through May, which beats each of the past five years.

(Source: www.Manausa.com)

**Call The Home Loans Department Today At (850) 942-9234
To Find Out How Envision Can Help You!**

Committed to Education

Envision Credit Union's Envisioneer Update



LaToya Montgomery, Envisioneer

As of February 2013, LaToya Montgomery has been taking her role of Envision Credit Union's first Envisioneer by storm. For the past five months LaToya has been busy making appearances at many local events as Envision's Success for Educators spokeswoman. People around the Tallahassee community might have spotted LaToya at events such as *Teacher of the Year Awards*, *Best and Brightest Awards*, *Battle of the Bands*, and the *2013 Big Bend Brain Bowl*. With microphone and camera in hand, LaToya has captured interviews with some

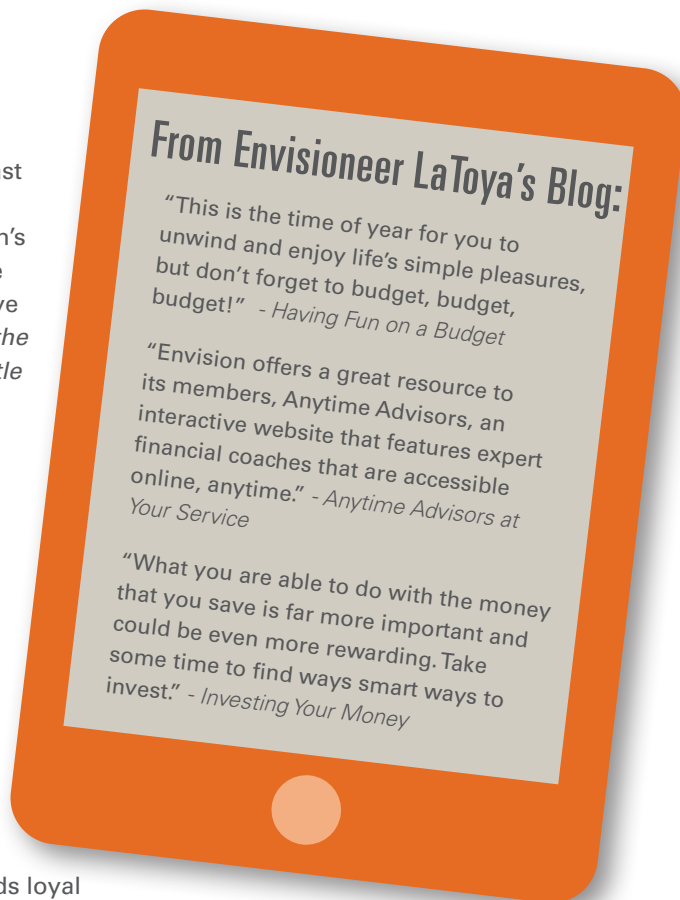
of Tallahassee's most successful and talented students, teachers and principals.

These videos have been posted on her weekly blog at successforeducators.com.

LaToya has diligently been using her education background to spread knowledge about important financial topics and help guide readers

in the right direction with their finances. With postings ranging from "Having Fun on a Budget" to becoming "One Step Closer to Financial Freedom," LaToya not only gives great advice, but also reminds loyal readers that Envision Credit Union is committed to supporting education in our community.

As the Envisioneer Ambassador, she plans to spread the word and inform fellow educators about the great programs and services Envision offers. Having this opportunity to be the voice of Envision to educators has given LaToya the platform to speak with colleagues about issues beyond their area of expertise. She enjoys sharing her personal experiences and helping teachers have a better understanding of budgeting and investing.



From Envisioneer LaToya's Blog:

"This is the time of year for you to unwind and enjoy life's simple pleasures, but don't forget to budget, budget, budget!" - *Having Fun on a Budget*

"Envision offers a great resource to its members, Anytime Advisors, an interactive website that features expert financial coaches that are accessible online, anytime." - *Anytime Advisors at Your Service*

"What you are able to do with the money that you save is far more important and could be even more rewarding. Take some time to find ways smart ways to invest." - *Investing Your Money*



Allen Burch, Principal of Lincoln High School interviewed by LaToya Montgomery, Envisioneer



Special Educator Auto Loan Offer: NO PAYMENTS FOR 6 MONTHS!*

*Minimum loan amount is \$10,000. For complete details go online to successforeducators.com.



HOME LOANS:

\$1,000 OFF

Closing Costs for Teachers & School Employees.*



*Mention this Coupon at application. Some restrictions apply. Visit successforeducators.com for complete details. NMLS ID# 506298



2013 Classroom Grant Winners

Envision Credit Union is eager to support classroom projects and initiatives that focus on financial education, technology and community service. Teachers within our community are able to apply four times a year for a chance to receive one of six \$500 Classroom Grants to help fund their projects. Applications for our summer grants can be submitted at successforeducators.com before July 31, 2013. Congratulations to the following teachers for winning a spring 2013 grant:



**DISTRICT
ROOKIE
TEACHER
of the
YEAR**

Laci Moore (Gadsden)
School: Saint John Elementary
Grant Title: Classroom Computer



Cathy Williams (Wakulla)
School: Crawfordville Elementary
Grant Title: Project Share Common Core



Cindy Burse (Wakulla)
School: Crawfordville Elementary
Grant Title: Million Word Readers



Lisa Fernbach (Leon)
School: Killlearn Lakes Elementary
Grant Title: Kindle the Fire for Reading



Melissa Martin (Wakulla)
School: Riversink Elementary
Grant Title: Microgravity Experience



Sharon Tacot (Leon)
School: Oak Ridge Elementary
Grant Title: Drumming Up Character

Congratulations Teachers of the Year 2013!



LEON COUNTY

Rebecca Kirchharr, Teacher of the Year
a reading and English teacher at Leon High School.

Dr. Christopher Small, Glen-Howell Distinguished Educator of the Year
Principal at Springwood Elementary School.

Robert Ash, Jr., School-Related Employee of the Year
a district service specialist with the transportation office.



From L-R: Leon County School Board Vice-Chair Maggie Lewis-Butler, Envision Credit Union's Ryan O'Connor, Leon County School Board Member Dee-Dee Rasmussen, Leon County Teacher of the Year 2013 Rebecca Kirchharr, Leon County School Board Chair Joy Bowen, Superintendent Jackie Pons.

Envision would also like to congratulate the following teachers of the year:

GADSDEN COUNTY

Zola Akins, Teacher of the Year
a reading coach and language arts, reading and writing teacher from George W. Monroe Elementary School

WAKULLA COUNTY

Jodie Martin, Teacher of the Year
a 5th grade teacher at Medart Elementary School.

Win FREE FUEL

FOR THE REST OF 2013*



envision
credit union

P.O. Box 5198
Tallahassee, FL 32314-5198
envisioncu.com



This summer, each time you pay at the pump with your *Envision Visa Debit or Credit Card*, you'll be entered to win **FREE FUEL** for the rest of the year. The more you use your card, the better your chance to win! For details on how to enter visit www.envisioncu.com.



*Must be 18 years 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 August 15, 2013. For Official Rules, www.envisioncu.com or call 850-942-9000 or send a self addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. All gas pump purchases processed as "credit" starting May 15, 2013 thru August 15, 2013 are eligible. Free fuel offer applies to Merchant Category Code 5542.

