



WE HAVE

A LATTE' GOING ON!

## WHAT'S INSIDE:

- *Quincy Location Remodel*
- *eStatements Contest ~ Win an iPad*
- *Holiday Recipes*

Check out  
some favorite  
Holiday recipes  
from our Staff  
on page 8



## PRESIDENT'S LETTER HAPPY HOLIDAYS TO ALL!

The holiday season is quickly approaching us. This is a time to reflect on the past year and to look forward to the new year. Maybe you want to become more financially stable in 2020, we offer many workshops and have online partners to talk about saving and get you to your savings potential.

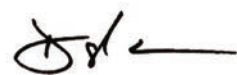
With holiday shopping in full force we want to remind you to swipe your Envision VISA® debit card as credit to earn uChoose points, or better yet trade your uChoose points in for great holiday gifts – visit [EnvisionCU.com/uChoose](http://EnvisionCU.com/uChoose) to learn more. Another thing to consider during holiday shopping is fraud. Please be sure to monitor your account to protect yourself from fraud and download the CardValet app to get alerts on account activity.

With the new year in mind we have implemented more ways to serve you so you have more time to spend on the things that matter to you. We have upgraded the drive thru at all locations to extend the hours that we can serve you. Visit us from 7am to 7pm EST Monday through Saturday. You are also able to apply for all loans online at [EnvisionCU.com](http://EnvisionCU.com) 24 hours a day!

We are also very proud to announce the **grand re-opening of the Quincy West Jefferson location**. This location was fully renovated and opened earlier this month to better serve the Quincy community.

On behalf of Envision Credit Union I'd like to wish you and your family a Happy Holiday!

Sincerely,



Darryl G. Worrell  
President/CEO



DARRYL G. WORRELL  
President / CEO

### BOARD OF DIRECTORS

Dr. James Croteau  
Chair

Dr. Cassandra Grayson  
1st Vice Chair

Gene McNease  
2nd Vice Chair

Anthony Gaudio  
Treasurer

Aletta Shutes  
Director

### SUPERVISORY COMMITTEE

David Helton  
Chair

Dr. Robert P. Smith  
Vice Chair

Gene Morgan  
Dr. Christopher Small  
Dr. Ronald Carney

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

### OUR HOLIDAY CLOSURES

THURSDAY, NOV. 28TH –  
SATURDAY, NOV. 30TH  
**THANKSGIVING HOLIDAY**

WEDNESDAY, DEC. 25TH  
**CHRISTMAS**

WEDNESDAY, JAN. 1ST  
**NEW YEARS DAY**

## NOMINATING COMMITTEE REPORT

In 2020, two positions on the Board of Directors will be up for election.

Board members are elected to five-year terms and are limited to two consecutive five-year terms. Interested members should submit a letter requesting consideration, along with their qualifications, to:

Doris S. Payne, Chair  
Nominating Committee  
Envision Credit Union  
PO Box 5198  
Tallahassee, FL 32314

All letters must be received by **December 31, 2019**.

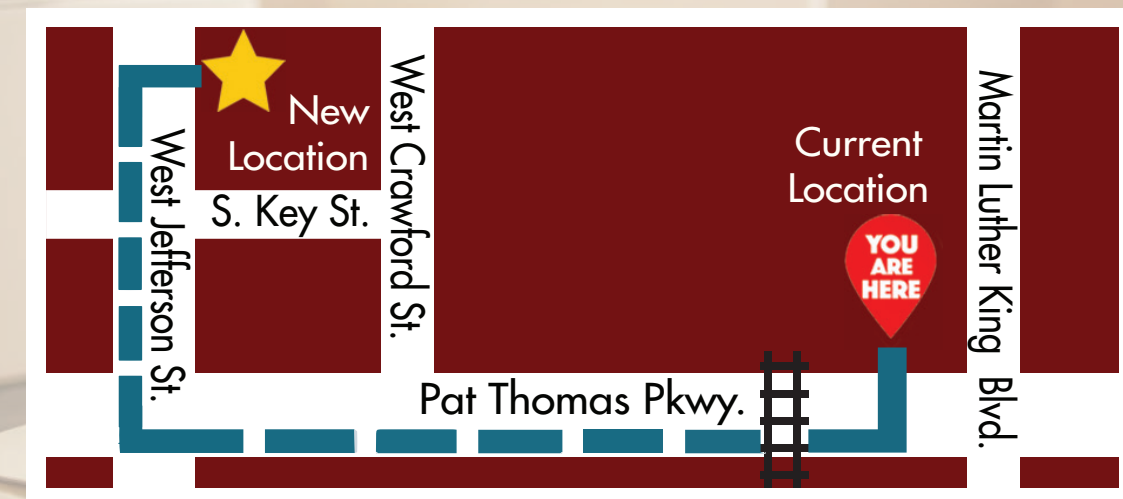
For additional information pertaining to the election of officers, contact Darryl Worrell, President/CEO, at the Lakeside Administration Office, (850) 942-9000.

## NEW LOCATION SAME GREAT SERVICE!

Our New **Quincy Financial Center** location is now open! It is just a few blocks away at **517 W. Jefferson Street**. See you there!

- Extended Drive Thru services from 7am – 7pm Monday through Saturday
- Additional parking
- Larger lobby to assist members
- Upgraded technology

## Check Out Our New Location!



Beginning then, the 639 Pat Thomas Parkway location will be closed.

## DON'T WAIT IN LINE!

Try our New Drive Thru with Live Teller. Please come enjoy the following services from the comfort of your vehicle:

- Local Live Teller
- Balance Inquiries
- Cash exchange for members
- Deposits
- Withdrawals/Transfers
- Credit Card Payments
- Loan/Mortgage Payments
- Check Ordering

### At our convenient locations:

- Appleyard
- Chattahoochee
- Hansell
- Killlearn
- Lake Jackson
- Marianna
- Parkway
- Quincy West Jefferson
- Downtown



# FROM OUR FAMILY TO YOURS HOLIDAY RECIPES TO SHARE

## Adrienne's Holiday Punch

- 1 12oz. orange juice concentrate (frozen)
- 1 12oz. limeade concentrate (frozen)
- 4 cups of cranberry juice cocktail
- 1 2-liter 7UP® (optional but Sprite® gives the best flavor)
- Add ice cubes
- Add cranberries (optional)

Combine the first three ingredients in a punch bowl and stir well. Add the 7UP or Sprite and garnish with cranberries, if desired. Also, you can coat the rims of the glasses with holiday-covered cake sugar in red & green after dipping the glass in a little of the juice to give your holiday table a little pizzazz!

## Carrie's Pumpkin Dessert

- 1 large can (29oz.) pumpkin
- 1 cup of sugar
- 1 cup of milk
- 1 can of sweetened condensed milk
- 6 eggs
- 1/2 teaspoon cinnamon
- 1/2 teaspoon ginger
- 1/2 teaspoon nutmeg
- 1/2 teaspoon cloves
- 1 teaspoon vanilla
- 1 teaspoon salt

Mix well and spread in a grease 13x9 inch pan. Mix 1 box of yellow cake mix with 1/2 cup softened butter (mix as for pie crust). Sprinkle over pumpkin. Bake 1 hour at 350 degrees.

## Katie's Pecan Pie Bars

- 2 cups of all-purpose flour
- 1/2 cup granulated sugar
- 1/4 teaspoon of salt
- 3/4 cup of butter (cold)
- 4 tablespoons of milk
- 4 large eggs
- 2 cups chopped pecans
- 3/4 cup packed light brown sugar
- 1 cup light corn syrup
- 4 tablespoons of butter (melted)
- 2 teaspoons of vanilla extract

Preheat oven to 350 degrees F. Grease 13x9 inch pan. Set aside.

In a small mixing bowl, stir together the flour, sugar and salt. Using either a pastry blender, fork, or butter knife cut in the 3/4 cup butter (slice the butter into tablespoon size slices, add it to the flour mixture, and mash it up until the mixture resembles crumbs).


Pour in the milk and mix with fork, then with hands to ensure the moisture is evenly distributed in the flour mixture.

Press the dough into the greased baking pan. Bake at 350 for 20 minutes, the top of the crust will be a light brown color.

While the crust is baking, prepare the pecan pie topping. In a medium size bowl, lightly beat the eggs. Add in the light brown sugar, light corn syrup, melted butter, vanilla extract, and chopped pecans. Stir to combine. Spread this over the hot crust after it's baked for 20 minutes.

Bake again for another 20 minutes, or until the pecan pie filling has set (when you wiggle the pan the filling will no longer jiggle). Remove from oven and allow to cool. Cut into bars.

# CONGRATULATIONS TO OUR RECENT MEMBER CONTEST WINNERS!

 Thank you to everyone who follows our Facebook page! Here are the winners for the ....

**YOU WIN!**

## FACEBOOK WINNERS!



**Angela**  
School Supply Cake



**Hannah**  
School Supply Cake



**Janecia**  
School Supply Cake



**Mellany**  
School Supply Cake



**Susan**  
School Supply Cake

## OUR MAGICAL SUMMER ROAD TRIP WINNER!

Keisha won 4 tickets to Disney World® just by financing her Auto Loan with Envision!



**KEISHA**  
Summer Road Trip Winner

**YOU'RE A WINNER!**

## SWIPE, SIGN, AND WIN WINNERS!

It's just so easy to enter this contest – just swipe and sign and you're entered just like our lucky trio did this quarter.



**KATHY**  
JULY



**WANDISA**  
AUGUST



**DIANA**  
SEPTEMBER

## Effective Saturday, December 7th, we are changing our Saturday hours in Tallahassee and Remote Delivery

### NEW SATURDAY HOURS

Killearn Financial Center: <b>9am-1pm</b>	Appleyard Financial Center: <b>9am-1pm</b>	Contact Center: <b>9am-3pm</b>
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# NEWS AND ANNOUNCEMENTS

## COLUMBUS DAY TRAINING



Each Columbus Day we come together as a company to accomplish many things. We establish our focus that will help us continue to push towards our goals. We train different ways to provide better service to our members. Most importantly, we use this day to celebrate each other. Envision serves areas in North Florida and South Georgia. It is rare for all of us to be in the same room. We cherish these moments that we do get to spend together. At Envision, we believe that where you bank matters. However, where you work also matters.



The highlight of the day was our interaction with the keynote speaker, **Lee Silber**. Lee traveled all the way from San Diego, CA to speak to us about what he thought makes credit unions so important. He spoke about creating a culture, building relationships, and personal wellness. Lee believes that those 3 aspects are what has made Envision a successful member of our communities. He introduced us to many team-building activities that will stick with us for years to come.

We also celebrated some very important milestones. There were a few loyal and hardworking Envision team members that were celebrating their anniversary. A very important part of our day was recognizing the following special individuals:

- |                          |                         |                         |                         |
|--------------------------|-------------------------|-------------------------|-------------------------|
| ■ Christina K. ~ 5 Years | ■ Tabitha G. ~ 5 Years  | ■ Cecilia M. ~ 10 Years | ■ Laverne P. ~ 20 Years |
| ■ Becky B. ~ 5 Years     | ■ Heavenly L. ~ 5 Years | ■ Katrina R. ~ 15 Years | ■ Teresa B. ~ 20 Years  |
| ■ Herschel H. ~ 5 Years  | ■ Kelli W. ~ 5 Years    | ■ Susan V. ~ 15 Years   | ■ Bill E. ~ 30 Years    |
| ■ Tynisha C. ~ 5 Years   | ■ Frany M. ~ 5 Years    | ■ Linda S. ~ 20 Years   | ■ Lee B. ~ 35 Years     |
| ■ Kerstin G. ~ 5 Years   | ■ Ray S. ~ 5 Years      | ■ Carmen J. ~ 20 Years  |                         |



## ENVISION PARTNERS WITH GOODWILL®

If you know anything about Envision, you know that we are always searching for ways to support education. One of the biggest issues affecting students in the Big Bend area is a lack of resources. No child should have to worry about having adequate school supplies or clothes. We reached out to Goodwill® to tackle this issue.

They came up with an idea for vouchers. They also matched our contribution to this project, DOLLAR-FOR-DOLLAR! Fred Shelfer Jr., Goodwill's CEO, put it perfectly, "Our team recognizes that when students feel good about themselves, they are more likely to do better in the classroom. We hope that these vouchers will assist families during the back to school season." We are happy to say that we have distributed over 250 vouchers, valued at \$20 each, to students in Leon, Gadsden, Jackson, Decatur, and Thomas counties! These vouchers are valid through November 30, 2019.



**Goodwill**  
Industries - Big Bend, Inc.

## OUR HOLIDAY CANDY CANE CONTEST!



You may have noticed a holiday theme throughout this newsletter. There are candy canes sprinkled from cover to cover. Please count the number of candy canes you see. Hint: Some candy canes could be partially hidden in photos by our fun-loving staff. All correct answers will be entered to win a \$100 gift card!

To enter to win, please visit [www.EnvisionCU.com/candy](http://www.EnvisionCU.com/candy)

## OUR MEMBERS SAY IT BEST!

"Envision helped us get a vehicle loan so that we could get a vehicle that would accommodate our at the time growing family!"  
Felicia V.

"I have been a member for over 15 years and I have always had a great experience"  
Amber M.

"Envision gave me a classroom grant last year and it was such a blessing for my students! Thank you for all you do for your members and the community!"  
Krissy S.



## eStatements



# SAVE THE HASSLE, GO PAPERLESS!

During the month of October and November, sign up for eStatements for a chance to win one of three free iPads! All members who currently have eStatements will also be entered to win. Enjoy the hassle-free feeling of eStatements!



Safe and Secure



Easy to Access



Recordkeeping made simple



Environmentally Friendly



View Anytime

For details, visit [www.EnvisionCU.com/eStatements](http://www.EnvisionCU.com/eStatements)  
Sign up for eStatements through your eBranch!

\*Must be 18 years or 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 December 4, 2019. For Official Rules, visit [www.EnvisionCU.com/eStatements](http://www.EnvisionCU.com/eStatements) or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. Offer applies to eStatement enrollees until November 30, 2019.

ES 100119/113019



## WE'RE HERE TO HELP!

At 1st Members Insurance Group, we've been serving our local community members since 2005. Our agency is operated by experienced Envision Credit Union staff that you can rely on to provide the best selection of products and services with personalized, one-of-a-kind service.

Life Insurance can be difficult to navigate without proper knowledge.

For more information about the products and services available please visit [www.EnvisionCU.com/1stMembers](http://www.EnvisionCU.com/1stMembers) or give us a call at 850-942-9000, ext3115 for Pati or ext1201 for Robin.



## FOR OUR MEMBERS!

Saving on the products and services you want and need has never been easier.



Your Envision Credit Union membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:



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.



Up to \$15 off **TurboTax**® federal products!



Trusted protection at true savings with the **TruStage**® Auto & Home Insurance Program.



Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new **SimpliSafe**® security system.



**Financial Lock**® provides state-of-the art monitoring tools and provides proactive alerts to help keep your identity safe.

Learn more about these and other valuable discounts at [www.EnvisionCU.com/Love](http://www.EnvisionCU.com/Love) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org), and start enjoying yet another benefit of being a valued Envision member.

## AUTO LOAN



# WIN FREE FUEL FOR 2020!

A  
**\$2600**  
VALUE!

From December 1, 2019 through January 31, 2020 finance your auto loan with Envision and be entered to win **FREE FUEL\*** for 2020.



For details, visit [www.EnvisionCU.com/Fuel](http://www.EnvisionCU.com/Fuel)

\*Must be 18 years or 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 February 3, 2020. For Official Rules, visit [www.EnvisionCU.com](http://www.EnvisionCU.com) or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. Only new and used purchases or refinanced loans starting December 1st, 2019 through January 31st, 2020 are eligible.

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## CREATING MEMORIES

# WITH THE uCHOOSE REWARDS PROGRAM

### HOW IT WORKS

When using your Envision Debit Card at the POS (Point of Sale) or check-out, choose credit instead of debit to earn points.

### HOW TO EARN

Envision Debit Cardmembers earn 1 point for every \$3 dollars spent for credit purchases at: gas stations, grocery stores, restaurants, and any other locations.

### WHERE TO REDEEM

You can redeem your uChoose reward points at [uChoserewards.com](http://uChoserewards.com) or stop by any Envision branch and a team member will be happy to assist you. Learn how you can begin to make memories for you and your family!



Get more uChoose rewards with the Visa Debit Card from Envision Credit Union!

## DEBIT CARDS

Swipe and sign with your Envision VISA Debit Card 15 times or more each week for a chance to win 50,000 UCHOOSE points redeemable for concert tickets, electronics, cruises, hotel accommodations, and much more! Be one of five winners in the following weeks:

- Week 1: 11/17 – 11/23
- Week 2: 11/24 – 11/30
- Week 3: 12/1 – 12/7
- Week 4: 12/8 – 12/14
- Week 5: 12/15 – 12/21

For details, visit [www.EnvisionCU.com/FiveGolden](http://www.EnvisionCU.com/FiveGolden)

\*Must be 18 years or 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 the end of each week during the sweepstakes period. For Official Rules, visit [www.EnvisionCU.com](http://www.EnvisionCU.com) or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32316. All debit card purchases, that are run as credit, starting November 17, 2019 through December 21, 2019 are eligible for the weekly drawing.



## YOU SWIPE WE GIVE!

HOLIDAY LOAN



envision®

credit union

P.O. Box 5198

Tallahassee, FL 32314-5198

[www.EnvisionCU.com](http://www.EnvisionCU.com)



# ADD SOME EXTRA MAGIC TO YOUR HOLIDAYS



With our **\$1,000 Holiday Loan\***, get the merry moolah you need to spread holiday cheer to everyone on your list October 1st through December 31st, 2019! To qualify for a Holiday Loan you need only:

- Be a member in good standing for at least 12 months
- Have an open and active Checking Account
- Qualify for an eligible Relationship Tier

\*Holiday Loans are for \$1,000 with an interest rate of 18.0% APR (Annual Percentage Rate). Loan term is approximately 10 months with monthly payments of approximately \$115.00. Members must be at least 18 years old, a member in good standing for at least 12 months, have an open and active checking account, and qualify for an eligible Relationship Pricing Tier to qualify for the Holiday Loan. Credit history and overall credit worthiness will not influence the approval or denial of the Holiday Loan. Additional restrictions may apply. HL 100119/123119



For details, visit [www.EnvisionCU.com/Holiday](http://www.EnvisionCU.com/Holiday)