



OUR STAFF WISHES YOU A HAPPY HOLIDAY SEASON!

WHAT'S INSIDE:

- *Holiday Recipes from our Staff*
- *Member Spotlights*
- *A Year's Worth of Givebacks*

PRESIDENT'S LETTER

HAPPY HOLIDAYS TO ALL OUR MEMBERS!

The holiday season is the time of year where we focus on things that are important to us. It's a time to notice the beauty around us with the changing of the seasons and a time to cherish the ones we love. We want you to know that we do our best all year long to focus on you. Your relationship with us is our biggest asset and what we value most.

While we've implemented a lot of changes this year they have all been made to provide you the best banking experience possible. We sincerely want to be your primary financial provider. As you read through this newsletter please know that every product, service and benefit is designed for you individually and the communities that we all live and work in.

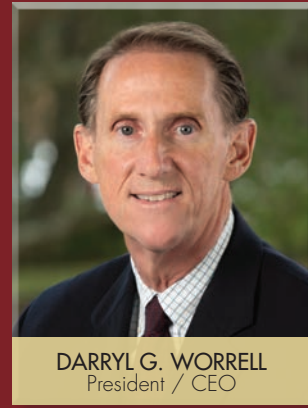
I know that you have a choice of where you bank. And it's my sincere hope that, like me, you believe that "Where You Bank Matters".

Happy Holidays from all of us at Envision Credit Union!

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

Dr. James Croteau
Chair

Lee Garner
2nd Vice Chair

M. Christopher Bryant
Treasurer

Aletta Shutes
Secretary

Dr. Cassandra Grayson
Director

H. Eugene McNease
Director

SUPERVISORY COMMITTEE

David Helton
Chair

Dr. Robert P. Smith
Vice Chair

Gene Morgan

Dr. Christopher Small

Anthony Gaudio

Dr. Ronald Carney

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

NOMINATING COMMITTEE REPORT

In 2018, one position 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 29, 2017.

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

NEWS AND ANNOUNCEMENTS

TIS' THE SEASON FOR SAVING!

Envision is here to help you prepare for holiday expenses and all the adventures that come with the New Year! Whether it's saving up for gifts or tucking away some money for next year's vacation, we offer a variety of savings options to meet your individual financial goals. Check them out below to find the best option for you:



Holiday Club Savings Account

Get ready to spread some holiday cheer without any bills following you into the New Year! Envision's Holiday Club Savings Account helps you easily save for seasonal expenses with automatic payroll contributions and free withdrawals during the months of November and December.



Vacation Club Savings Account

Planning a big summer trip in 2018? It's never too early to start thinking about vacation with our Vacation Club Savings Account. Open your account with no minimum balance, no monthly fees, and free withdrawals during the months of June, July, and August.



Coink Savings Account

Jingle all the way...to your savings goals! Each time you use your Visa Debit Card, we'll round up to the nearest dollar and transfer the difference to your Coink Savings Account. A little jingle can go a long way.



Special Savings Account

Make this holiday season even more special with our Special Savings Account. Maintain easy access to your money with 3 free withdrawals per month while earning interest back on your average daily balance of \$100 or more.

Visit www.EnvisionCU.com/Savings or stop by your local financial center to learn more about which account is best for you.

DECK YOUR HALLS WITH A HOME EQUITY LOAN AND LINE OF CREDIT!

From tackling new floors to revamping that guest room, Envision offers fast and affordable Home Equity Loans and Lines of Credit that can provide you with some wiggle room to finance your home renovation projects in the New Year. With our interest only, introductory HELOC Rate you'll receive:

- 1.99% APR* for 12 months
- Quick turnaround
- No closing costs
- Up to 90% financing against the value of your home

Want to learn more about what HELOC can do for you? Visit our website at www.EnvisionCU.com/HomeEquity or swing by your local financial center to speak to an Envision team member.

*APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 with a minimum initial draw amount of \$5,000 and \$1,000 thereafter. Your rate and credit limit will be determined based on individual creditworthiness. Verification of income may be required. 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. Envision will use the most recent index available to us as of 5 days before the date of any change to the APR. 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 90% of appraised value for Home Equity Line of Credit. 1.99% introductory APR available 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 changes. 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. Consult your Home Loan Officer for Details. Envision Credit Union NMLS# 506298.



IT HAS BEEN QUITE A YEAR!

ENVISION CREDIT UNION'S 2017 GIVEBACKS!

eBranch iPad Winners These members logged into our new Online Banking System in February and each won an iPad!



Beth Ann T.
Online Banking Winner
Celine H.
Online Banking Winner
Terry B.
Online Banking Winner

Tailgate Winner Members who got a new, used, or refinanced auto loan were automatically entered to win our Fall Tailgate Giveaway: a Yeti cooler, a popup tent, a two Yeti Ramblers, two folding chairs, and a \$150 Publix giftcard! Not a winner this time? See page 6 for another opportunity!



Davidlene F.
Tailgate Package Winner

Free Fuel Winner Between June and August of this year, members who ran their Envision Debit Cards as credit while pumping gas were entered to win free fuel for a year!



Jeffrey R.
Free Fuel for a Year Winner

5 Golden Giveaways* Swipe and Sign your Envision Debit card 15 times per week starting November 12th and be entered to win 50,000 UChoose rewards points!

*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 chose 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 or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. All debit card purchases starting November 12, 2017 through December 16, 2017 are eligible for the weekly drawing.

Classroom Grant Winners Every quarter, teachers from all twelve of our counties compete for one of Envision's six \$500 Classroom Grants to help with projects. All of our 2017 winners are featured below. (Not pictured: Katelin Clark, Aurora Cavano)



Chris Miller
Chiles High School
Winter 2016
Jennifer Vanderhoof
Killearn Lakes Elementary
Winter 2016
Michael Zatoris
Lincoln High School
Winter 2016

Second Harvest Check Our Swipe for Schools program earned \$10,000 for the Second Harvest of the Big Bend for the fourth year in a row this year! Envision staff will be presenting this check on Giving Tuesday (November 28th) and helping stuff backpacks full of food for students who receive free or reduced lunch to take home.

Back to School Bash In August, we asked our members to celebrate Back to School by posting pictures on social media of their first day back. Brandi B posted a picture of her son on his first day of ninth grade and was chosen to win a \$25 Visa Giftcard!



Brandi B. & her Son
Back to School Bash Winner

Debit Card Rewards Join the thousands of members that are redeeming their uChoose points for travel, merchandise, and gift cards. Save some cash this Holiday and redeem points for gifts for family and friends, gift cards to your favorite grocery or retail store, and even pay for your Holiday vacation hotel accommodations! The choices are practically endless. To register for uChoose, or to redeem points, visit www.EnvisionCU.com/UChoose today!

Swipe, Sign, and Win Winners These members swiped and signed their Envision Debit Cards more than 25 times per month and were automatically entered to win a \$100 Visa Giftcard!



Our 2017 SS&W Winners: (top row) Beverly M., Diane H., Deborah S. and Sarah M.; (bottom row) Jeremy D., Kristen B., Sersandra B. and Logan B.

Don't forget to SWIPE & SIGN your debit card when you shop to earn your reward points!



Courtney Collins
Pace Secondary Elementary
Winter 2016
Renee Martinello
Fort Braden Elementary
Winter 2016
Holly Pursino
Canopy Oaks Elementary
Spring 2017
Joseph Miller
Kate Sullivan Elementary
Spring 2017
Jannifery Funderburg
Canopy Oaks Elementary
Spring 2017
Katrina Roddenberry
Riversink Elementary
Spring 2017



Kymerli Cosner
Kate Sullivan Elementary
Spring 2017
Lisa Fernbach
Killearn Lakes Elementary
Spring 2017
Cheryl Frazier Boldt
Kate Sullivan Elementary
Summer 2017
Mis'Shaylanqua L. Smith
Conley Elementary
Summer 2017
Katherine Chitty
Moore Elementary
Summer 2017
Randy Baez
DeSoto Trails Elementary
Summer 2017



Heather Light
School of Arts & Sciences
Summer 2017
Jessica Deneen
Wakulla Middle School
Fall 2017
Joy West
Cross Creek Elementary
Fall 2017
Joshua Niswonger
Thomas City Central High
Fall 2017
Melody Garland
Thomas City Central High
Fall 2017

Through Envision's SCHOOL INVOLVEMENT PROGRAM, our employees have put more than 500 volunteer hours into your local schools through mentoring students, volunteering in classrooms, and helping with events the last four years.

FROM OUR FAMILY TO YOURS HOLIDAY RECIPES TO SHARE WITH YOU

Carrie's Corn Pudding

2 eggs slightly beaten
1 stick melted butter or margarine
1 cup of sour cream
1 can of whole kernel corn (15.25 oz. can)
1 can creamed corn (14.75 oz. can)
1 box jiffy corn muffin mix
2 cups shredded cheddar cheese

Mix all ingredients in a bowl except the cheese. Pour into greased 9"x11" baking dish, and top with cheese. Bake at 350 degrees for 30 minutes.

Enjoy!

Rudy's Holiday Meatballs

2 bags of small frozen meatballs
1 can of jellied cranberry sauce
1 cup of sweet barbecue sauce
Salt and pepper, to taste

In a small bowl, combine the cranberry sauce and barbecue sauce. Add salt and pepper to taste. Stir until the mixture is well combined. In a slow cooker, add the frozen meatballs. Pour the cranberry sauce mixture over the meatballs and cook on high or low until the meatballs are warmed through and the sauce is bubbly.

Before serving, stir to coat the meatballs. Serve warm and enjoy!

Jennifer's Caramel Pecan Bars

For the CRUST:

2 cups of all-purpose flour
3/4 cup unsalted butter (cut into 1/2" cubes)
2/3 cup of confectioner's sugar

For the FILLING:

3-1/2 cups of coarsely-chopped pecans
2/3 cup of unsalted butter
1/2 cup firmly-packed light or dark brown sugar
1/2 cup of honey
3 tablespoons heavy cream

To make the FILLING: Preheat oven to 350°, then place pecans in a single layer in a shallow pan. Bake 8-10 minutes or until toasted and fragrant.

Preheat oven to 350°. Line bottom and sides of 9"x13" baking pan with aluminum foil so that the foil overlaps the sides a couple of inches. Lightly grease foil. Place flour, butter, confectioner's sugar, and salt in a bowl of a food processor. Pulse several times until the mixture is combined and resembles coarse meal. Transfer mixture to a prepared pan. Press onto bottom and 3/4" up sides of pan. Bake 20 minutes or until the edges are lightly browned. Place pan on a wire rack and allow the crust to cool completely.

DeAndre's Chicken Pot Pie

2 cans of Campbell's Cream of Chicken Soup
1 pack of Chicken breast
1 can of Pillsbury biscuits
1 can of peas
1 can of cubed carrots

Cook chicken breast in a skillet with your choice of seasoning until done. In a saucepan, cook peas and carrots. Drain peas and carrots and place back in saucepan. Add 2 cans of Campbell's Cream of Chicken to the peas and carrots and let simmer while stirring for 10 minutes or until hot. Add Chicken to the mix then stir completely. Put mixture in to a deep baking pan and place the Pillsbury Biscuits on top to completely cover the mixture. Place in oven and bake for 10 minutes at 350° or until the biscuits are golden brown.

Let it cool for 5 minutes or just dig into it!

Lita's No-Cook Pinwheels

Pinwheels
Cream cheese
Sliced sandwich ham
Pickled okra

Spread cream cheese on ham slices (make sure you blot the slices first so the cream cheese will stick). Cut tips off okra and place on ham slices (with the cream cheese). Roll the ham slices and then cut so that you have snack-size circle pieces.

This is colorful and great tasting holiday snack!

Kelli's 3-Ingredient Pot Roast

1 beef or pork roast
2 cans of Cream of Chicken Soup
1 packet of Onion Soup Mix

Pour 1 can of cream of chicken soup in a crock pot, then add 1/2 packet of onion soup mix. Mix well.

Place meat in crock pot.

Pour the 2nd can of cream of chicken soup over meat, then empty the other 1/2 packet of onion soup mix over soup.

Mix contents together on top of meat.

Cook on low heat for 6-8 hours, rotating at least once (if you are able). If you want to add vegetables, do so approx. 3 hours before completion and add water and another can of cream of chicken soup. Once meat is to desired tenderness, it's ready to serve.

Makes a delicious gravy perfect for pouring over potatoes, rice, and biscuits!!!

OUR MEMBERS KNOW WHERE YOU BANK MATTERS!

At Envision, our members matter most. We asked some of our members why they love banking with us, and here's what they had to say:

"I love Envision because of their personalized services and care for their customers. I've been with Envision for as long as I can remember and I have always felt comfortable banking with them and asking any questions I may have." – SHAUNA S., TALLAHASSEE MEMBER

"What I like about Envision is their ability to adapt to the future of banking. In this day and age, Envision is bringing new options to banking, such as online banking, that make it easier to bank with them." – ALICIA H., THOMASVILLE MEMBER

"I am 79 years old and have always thought Credit Unions were the best banking option. I have been an Envision member for over 20 years and have always received the best quality service for me and my family. I highly recommend banking with Envision." – LEE G., CHATTAHOOCHEE MEMBER

AUTO LOANS

December 15th through January 13th, when you finance your auto loan at Envision, you'll be entered to win a home entertainment package just in time for the big game!*

SUPER BOWL

ENTERTAINMENT PACKAGE GIVEAWAY!

Apply Online* at www.EnvisionCU.com

*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 January 15, 2018. For Official Rules, visit 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 15, 2017 thru January 13, 2018 are eligible.



HOLIDAY LOAN



envision[®]
credit union

P.O. Box 5198
Tallahassee, FL 32314-5198
www.EnvisionCU.com



With our **\$1,000 Holiday Loan***, get the merry moola you need to spread Holiday cheer to everyone on your list! To qualify for a Holiday Loan you must:

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

NEED MORE DOUGH

THIS HOLIDAY?

*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.

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For details visit www.EnvisionCU.com/Holiday