



WHEN WE WORK TOGETHER,
WE ALL WIN!

WHAT'S INSIDE:

- *Learn More About uChoose Rewards*
- *Community Giveback*
- *Member Appreciation Week*



PRESIDENT'S LETTER

OUR COMMUNITY, OUR VICTORY!

"When we work together, we all win".

The front cover headline continues to illustrate the Envision cooperative banking model and its impact on our members and communities. As you read this newsletter I hope you are as excited as I am that together our version of a cooperative banking model is working well.

I also hope you swell with pride at the depth of "our" contributions (and believe me when I say our I mean YOU and Envision). Check out how "our" community involvement is impacting our communities! What an impact our Classroom Grants, School Grants, Tag-A-Teacher Supply Cakes are making (please don't forget about our others like our Swipe for School Program and the Best and Brightest Scholarships).

I promise we will continue to work hard on our part of this cooperative relationship by keeping your banking needs foremost. As you plan for your new year, please look to Envision first to help you budget and save. Please review your needs and allow us to assist you to meet your short and long-term goals. Please also look to us for all your lending needs. Our loan products have been specifically designed with our membership needs in mind. We offer great rates and flexible terms.

And lastly, please become familiar with all the ways that you can access your accounts. Our home banking and mobile products are robust. Our call center provides great care when you call or chat with us. AND in case you haven't noticed we have introduced a New Drive Thru Experience at most of our locations (7 a.m. to 7 p.m., Monday – Saturday)!

As always please know that we know you have choices and we are extremely grateful for your membership.

"Where you bank matters"

Sincerely,

Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

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For information on Financial Center
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Visit EnvisionCU.com
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or Toll Free (800) 824-3894
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EVERYONE WINS DURING MEMBER APPRECIATION WEEK

During the week of February 11-15, everyone is a winner! That week marks our Member Appreciation Week celebration. There will be tables of FREE giveaways all week long.

But the winning doesn't stop there. Be sure to ask any one of our representatives about our Amazon™ Prize Pack. You can register on our website. We'd also be more than happy to get you registered. Please visit www.EnvisionCU.com/MemberAppreciation for more details.



Envision Credit Union has no affiliation with Amazon™.

OUR 2019 HOLIDAY CLOSURES

MONDAY, FEBRUARY 18TH

MONDAY, MAY 27TH

THURSDAY, JULY 4TH

MONDAY, SEPTEMBER 2ND

MONDAY, OCTOBER 14TH

MONDAY, NOVEMBER 11TH

THURSDAY, NOVEMBER 28TH through SATURDAY, NOVEMBER 30TH

WEDNESDAY, DECEMBER 25TH

PRESIDENTS' DAY

MEMORIAL DAY

INDEPENDENCE DAY

LABOR DAY

COLUMBUS DAY


VETERANS DAY

THANKSGIVING HOLIDAY

CHRISTMAS

Online Banking is available 24/7 at www.EnvisionCU.com and on the *Envision Mobile App*.

CONGRATULATIONS TO OUR RECENT MEMBER CONTEST WINNERS!

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



TAG-A-TEACHER SUPPLY CAKE WINNERS



MS. BELL
Astoria Park Elementary



MS. McNEAL
James A. Shanks Middle School



MS. HILL
Riversprings Middle School



MS. BOTTINI
Gilchrist Elementary



MS. AVALLO
W.T. Moore Elementary

HALLOWEEN COOKIE CONTEST

MS. GOLIBERSUCH
Ruediger Elementary



HALLOWEEN COSTUME CONTEST

HOLLY



THANKS-GIVEAWAY

SHARESE



HOLIDAY TRADITION CONTEST

ANGELA



FIVE GOLDEN GIVEAWAYS



LANCE
WEEK 1



MELANIE
WEEK 2



KAREN
WEEK 3



BRANDI
WEEK 4



STEPHANIE
WEEK 5



SWIPE, SIGN, AND WIN WINNERS

LANDA
OCTOBER



JAMES
NOVEMBER



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.



BLAINE BROOKS
Cross Creek



CHERYL FINKBEINER
W.T. Moore Elementary



CINDY CARNES
Thomas County Central High School



ERICA MENDOZA
The School of Arts and Sciences



ERIKA RAE BETTINGER
The School of Arts and Sciences



JENNIFER SPILEWSKI
Harper Elementary School



JAMIE COX
Roberts Elementary



JON MIZELL
Washington Middle School

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



KENDRA REEVES
Thomas County Middle School



LINDA KEAYS
Medart Elementary



ARNEKUA JACKSON
Hartfield Elementary



LACACIA SWAN
Springwood Elementary

THE VOTES ARE IN! OUR SCHOOL GRANT CONTEST WINNERS



Congratulations to the top three winners of our \$6,000 grant contest! With over 8,000 votes, the top three winners were chosen each received \$2,000 for their projects.



Cross Creek Elementary Thomasville, GA

Because of increased state and local pressure to succeed on standardized testing, American students are becoming more stressed; thus finding it harder to learn and becoming disconnected from the world around them. Most students are outside less than an hour a day. Cross Creek Elementary will be using their grant dollars to expand their outdoor classroom, providing a more engaging and natural learning environment for their almost 855 students, with the intention to share their space with neighboring schools and grades.



Whigham School Whigham, GA

Whigham School's goal for the 2018-2019 school year is to focus on balanced literacy. Students are not always receptive to learning new vocabulary terms and academic language. With their grant, they will integrate Flocabulary into their curriculum to help accomplish this goal. Flocabulary is an online program that uses pop/rap music videos to explain difficult concepts to students. With Flocabulary, Whigham School's entire student population of approximately 470 students will have access to the benefits of interactive and energetic vocabulary practice.



DeSoto Trail Tallahassee, FL

Desoto Trail will be using their grant money to go towards adding technology enhancements to their already established Sensory Room. This unique space helps students get into a frame of mind through which they can pay attention, focus, cooperate, and develop their social skills... This project prioritizes the needs of students with disabilities while providing a resource that all 689 of their students may use on an as-needed basis.

Congratulations are also in order for the other three finalists who made it into the top six. Each of these schools will receive an honorable mention gift of \$200 to put towards their school projects.



Gretchen Everhart
Tallahassee, FL



Riversink Elementary
Wakulla, FL



Conley Elementary
Tallahassee, FL

Thank you to all of the schools that participated in our contest. If you are an educator and would like to find out more about our ongoing Classroom Grant program. Visit us at www.EnvisionCU.com/Educators for more information.

THERE'S A LOT TO KNOW ABOUT MONEY



FINANCIAL EDUCATION IS OUR SPECIALTY

CHECK OUT ONE OF OUR FREE WORKSHOPS!

Most people look at financial literacy as another language and something that can be too difficult to discuss...but it doesn't have to be! We are excited to announce a calendar packed with financial education workshops all across North Florida and South Georgia, both online and in person. With so many workshop opportunities, you are sure to gain the tools you need to accomplish your 2019 goals. Find a workshop online or in your area now at www.EnvisionCU.com/workshops.

ENJOY THE CONVENIENCE OF OUR NEW DRIVE THRU EXPERIENCE!

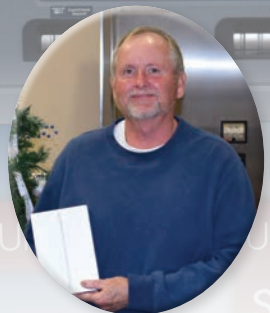


Here's a few details and tips to help you navigate our **New Drive Thru Experience**

- 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

It pays to try new things!

Thanks to all our contest winners! They each won a brand-new Apple iPad mini, just for trying out our New Drive Thru Experience!



Billy



Felicia



Estelle



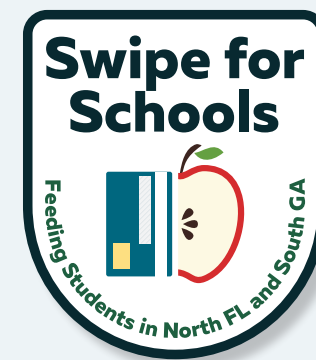
Russell



Cynthia

SCORE MAJOR POINTS WITH YOUR ENVISION DEBIT CARD!

Everyone loves winning, and the key to victory 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 feed 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.

VISIT US AT THE HOME SHOW FEBRUARY 8-10TH

Envision is excited to be a part of the 28th Annual North Florida Home Show February 8th - 10th. This event is a home owner's paradise! With vendors from every facet of the home industry, visitors are sure to find ideas and resources to help them accomplish all their goals. From new construction and remodeling, to landscaping, lighting, heating and air conditioning, financing and more! Financing is our specialty. We'll be the very first booth on the right when you enter. Come see us and be entered for the chance to win a \$100 Home Depot Gift Card. Visit www.EnvisionCU.com/homeshow for details and a coupon for \$2.00 off admission.



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We can offer personalized solutions that fit into your life.

No matter where you are in life, 1st Members Insurance Group can help you with life's twists and turns. Our agency has a variety of products and services designed to give you peace of mind throughout all of life's stages. Whether you are just starting out on your own, beginning a marriage, bringing children into your lives, purchasing your first home or your final home, 1st Members can help you protect what you love. New grandchildren? Looking for ways to not burden your loved ones with final expenses? We can offer personalized solutions that will fit into your life. Is retirement on the horizon? There are a lot of different retirement options available—do you know which ones will benefit you the most? Let 1st Members Insurance Group help you find the answers.

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.



2.99%*

AUTO LOANS

At Envision Credit Union we take pride in offering some of the best auto rates in our community. With rates as low as 2.99%*, 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? 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.

*APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 and must be the current or previous model year with less than 15,000 miles. Terms of up to 72 months at 2.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 730; have an open and current Envision credit card and checking account with automatic 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.



SPRING INTO SAVINGS WITH LOVE MY CREDIT REWARDS!

Spring into savings 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 Receive exclusive member discounts

ADT Receive an exclusive smoke communicator and a \$100 Visa gift card with NEW ADT service.

TurboTax As a member of Envision Credit Union, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. And with NEW TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

Start TurboTax today and save!

TruSTAGE Members can save hundreds on car insurance with TruStage Auto & Home Insurance Program.

Love to Shop Earn cash back at over 1,500 online retailers.

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

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

DOWNTOWN FINANCIAL CENTER UPDATE

Construction of our new Downtown Financial 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.



TAXES GOT YOU DOWN?

YOU'RE #1 WITH US!

We are proud to offer free tax preparation this year. For more details on locations and hours, please visit www.EnvisionCU.com/tax.



You can get prepared by checking these off your list:

- GATHER YOUR INFORMATION**
Gather any important receipts, paperwork, and financial statements early. To access your Envision statements, simply use your Online Banking account to download your past 12 months of eStatements.
- CALCULATE YOUR DEDUCTIONS**
When you're preparing to file your taxes, don't forget to account for deductions! Things like IRA account contributions, mortgage interest payments, and charitable donations can all serve as tax deductions if you meet the appropriate criteria.
- FILE EARLY**
As we move deeper into the digital age, tax fraud is on the rise. Limit your risk of falling victim to tax fraud by filing early. Check this off your list ASAP and you'll feel great!

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*APR: Annual Percentage Rate. Rates are based on the Prime Index and are currently as low as 6.75% APR are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 730. The maximum credit limit is \$50,000. All rates and terms are based on credit analysis and can be adjusted every 36 months. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. The minimum monthly payment will be calculated as 2.5% of outstanding balance or \$35.00 whichever is greater.



For more information, visit www.EnvisionCU.com/MLOC