

# SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | FALL 2012

## Online Overhaul featuring:

New Website,  
Upgraded eBranch,  
& Introducing  
uOpen



- ENVISION'S GONE PINK! ● SUMMER CLASSROOM GRANT WINNERS
- FOUR FOR FOUR SCORECARD REWARDS ● THE ENVISIONEER 2013
- SPECIAL EDUCATOR AUTO LOAN ● COINK SAVINGS ● EZ TRANSFER

# NEWS & ANNOUNCEMENTS



Charles Vickery, head of Marketing Development for Refreshment Services Pepsi, DeeDee Rasmussen, Leon County Schools Board Chair, and Darryl Worrell, President/CEO of Envision Credit Union at the June CBRA award ceremony held at Tampa Grand Hyatt.

## Envision's Support Increases for Leon County Schools

On June 15, 2012, Envision Credit Union was presented with the Florida Department of Education's Commissioner's Business Recognition Award and honored as one of Leon County Schools' Business Partners of the Year for 2012. President/CEO Darryl Worrell accepted the award from Florida Education Commissioner Gerald Robinson at a reception in Tampa, sponsored by the Florida Department of Education and the Florida Education Foundation.

Additionally, Envision was recognized locally for the same honor by Leon County Schools on October 18, 2012 at the annual Partners for Excellence reception. Since 1954, Envision Credit Union has generously assisted Leon County Schools with every

level of support from serving on district selection committees to sponsoring dozens of recognition events, including Teacher and Employee of the Year, Annual Outstanding Volunteer celebrations and large Business Partner events. In the academic arena, the Credit Union has been a key supporter of our local Big Bend High School Brain Bowl competition for many years and recently contributed \$175,000 to the Best & Brightest Awards to sustain the program for the next 5 years.

Envision Credit Union's unwavering support for quality education has been demonstrated faithfully year after year through decades of constant changes in our community, education budget issues and population growth in the Leon County school system. We are very proud of our strong relationship with Leon County Schools and the surrounding districts and we look forward to new joint projects in the future.

## ENVISION'S GONE PINK!

In honor of National Breast Cancer Awareness Month, all six Envision financial centers participated in the community initiative **Paint the Town Pink** on Thursday, October 4. Decorations varied from pink pinecone, pumpkins and streamers to a pink giving tree to support breast cancer survivors. There was even a "Best Decorated Office" internal contest where employees were able to vote for their favorite design. Congratulations to the Main Office for winning the competition! The sweetest part of the event was that the Credit Union raised over \$750 for the American Cancer Society by selling baked goods at each location. Thank you very much for your contributions and support!

## Board of Directors Volunteer Position Available

In 2013, 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, by December 28, 2012 to:

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

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



# PRESIDENT'S LETTER

## BOARD OF DIRECTORS

Thomas B. Perrin,  
Chair  
M. Christopher Bryant,  
1st Vice Chair  
Karen Samuel,  
2nd Vice Chair  
Dr. James Croteau,  
Secretary  
Dr. Sam McCall,  
Treasurer

## SUPERVISORY COMMITTEE

David Helton,  
Chair  
Dr. Robert Smith,  
Vice Chair  
Dr. Barbara K. Wills,  
Secretary

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.



With the new products and services announced in this newsletter, I hope it is clear that Envision Credit Union remains committed to improving your banking experience—both at our financial centers and online.

Integrating new technology into our organization not only offers more convenient ways for you to access your account but also helps the Credit Union perform as efficiently as possible. We are very proud of the strides we've made over the past few years and we are planning to bring even more hi-tech services to you in the near future.

It is important to realize that with the introduction of new products, there are expenses associated with building and maintaining them. In fact, the expenses for technology-based solutions can be substantial. Fortunately, our cooperative structure gives us the freedom to fund these expenses and offer added value to Members—increasing our overall efficiency.

Another critical reason we can make these investments is because our Members maintain savings and checking accounts in good standing and make timely payments to loan accounts such as autos, mortgages, credit cards, etc.

I'm very proud of Envision's support of the education community and I would like to take this opportunity to emphasize our commitment to educate Members on how to become financially fit. If you are experiencing financial hardships and are unable to satisfy monthly obligations, I encourage you to contact our capable staff and discuss the options available to you through your Credit Union membership. We recognize that financial obstacles may occur as a result of economic challenges. However, please make us aware of your circumstances and let us work closely with you to facilitate a solution. We are here to help and please know that we are just a phone call away!

We value your Membership and thank you for your dedicated support over the years!

Sincerely,

Darryl G. Worrell  
President/CEO

# FOUR *for* FOUR

## GET 4 TIMES THE SCORECARD® REWARD POINTS OR CASHBACK® NOV. 22-25

This Thanksgiving weekend as you're shopping for great deals, make sure you are also earning great rewards! Use your Envision VISA debit card or your Envision VISA credit card to make your purchases and you will earn 4x's the ScoreCard® Reward points or 4x's the CashBack® with each purchase.



LOG ON TO [SCORECARDREWARDS.COM](http://SCORECARDREWARDS.COM) FOR DETAILS!

## Holidays:

Envision will be closed  
in observance of the  
following holidays:

Veterans Day – Monday,  
November 12, 2012

Thanksgiving – Thursday,  
November 22; Friday, November 23;  
Saturday, November 24, 2012

Christmas – Tuesday,  
December 25, 2012

New Year's Day – Tuesday,  
January 1, 2013

Martin Luther King Jr. Day –  
Monday, January 21, 2013

# Online Overhaul & Online Enhancements to be Released in 2012



## Website

**O**ur expectation for the new website design is to offer information to visitors in a clear and concise manner. A notable difference between the current and future website design is the simple navigation. You may notice that there are fewer tabs across the top of the page. We assure you that not only will the same important information be available but it will be much easier to access. We are also pleased to have added a search feature for specific inquiries on our website. Whether you are looking to apply for a home loan, check the rates on IRA accounts or complete an auto buyer checklist, you can enter your question and be directed to the correct page. Lastly, there is a Quick Links feature to direct Members to the most popular pages on our website such as apply for a loan, open an account, order checks, etc.





## eBranch

Our eBranch Home Banking platform has also experienced an upgrade. In the new version, there will be many more customizable options for your main account page when you log in—just click on “My Preferences” for a complete list. eBranch will be utilizing a silent token authentication feature. Currently, after you login to eBranch using your account number and password, you are required to enter a six-digit number each time you view your account. With the silent token feature, when you are logging in from a registered device you will be able to avoid the multiple step process in the future. Also, you are encouraged to use the Quick Transfer feature on the main account page to conduct frequent transfers between accounts. Your login information and password WILL NOT change during the eBranch upgrade process but please expect to re-register your device the first time you access your account on the upgraded platform.



## uOpen

Opening an account at Envision will never be the same! By the end of 2012, you will be able to open a new account from the couch in your living room wearing your pajamas. Seriously, you are no longer required to come in to one of our financial centers to go through a new account process—a huge convenience! To access uOpen, visit [www.envisioncu.com](http://www.envisioncu.com) and click on the “open an account” link on the homepage. You will be able to access this service right from home or anywhere you can access the internet. Not only can you open new accounts online but you can also place funds in the account and sign account agreements electronically.



## Coink Savings

Realizing that every cent counts, Envision is thrilled to offer a new product that automatically transfers funds to your savings account simply by using your VISA debit card. Each time you make a purchase on your VISA debit card, we'll round up the transaction to the nearest dollar amount and transfer the difference from your checking account to a Coink Savings. Here's an example of how the process works. Let's say you make a purchase at the gas pump for \$30.01. The original amount of \$30.01 will be posted to your checking account as usual. However, the amount of \$.99 will be transferred to your Coink Savings in a separate transaction at the end of the day. Transfers to your Coink Savings occur at the end of each day so the change from all daily transactions will be posted as one. You will be able to access your Coink Savings on both eBranch and MoneyLine and enjoy three free withdrawals a month. The more you use your VISA debit card, the more opportunities you have to save!



## EZ Transfer

Our new EZTransfer option features two unique channels for sending and receiving funds—A2A and P2P. A2A (Account to Account) transfers allow you to transfer money to an account at another financial institution without the high cost of a wire transfer. Online enrollment through our website will be available shortly so please be prepared to enter the routing and account number of the institution you are setting up. A2A is also a convenient channel to make either one-time or recurring transfers. Looking to reimburse a co-worker for lunch or send your child some cash at college? With P2P (Person to Person) transfers, transferring funds is now as easy as sending an email or text message. All you need to know in order to send money through P2P is email address or mobile number of the recipient. Once the recipient receives the notification from you, they are required to login to a secure portal, verify the information and approve the transaction. Please be aware that a fee of \$2.50 per transaction applies to A2A transfers and \$.50 per transaction applies to P2P transfer. Also, please note that transfers take 3-5 days for completion.

# Committed to Education

## ENVISIONEER 2013 ANNOUNCEMENT



### JOB DESCRIPTION

The Envisioneer 2013 will be expected to work closely with the Marketing staff at Envision Credit Union for one year to achieve the following objectives:

- Discuss with colleagues at various schools important initiatives that positively affect Leon County teachers and students.
- Educate colleagues on the discounted products and services available to them at Envision, such as \$1,000 off closing cost on home loans and no payments for 6 months on auto loans.
- Promote tips and plans for financial literacy among both teachers and students.
- Attend events such as department staff meetings, Teacher of the Year celebration, Best & Brightest Awards, Volunteer Appreciation events, etc.
- Blog about your experiences twice a week on Envision's [www.successforeducators.com](http://www.successforeducators.com).
- Create videos about engaging experiences and post twice a month on Envision's blog at [www.successforeducators.com](http://www.successforeducators.com).
- The Envisioneer 2013 must be a Member of Envision Credit Union by the time they report to the position.

Calling all technically savvy, super social, high energy teachers... become our first Envisioneer!

### COMPENSATION

The successful individual selected to become our Envisioneer 2013 will be able to enjoy the following perks to help fulfill critical job functions:

- \$500 per month (\$6,000 for the annual commitment)
- MacBook Air laptop with video editing software
- iPod Touch (4th generation) for filming
- The Envisioneer 2013 will KEEP the gear once they successfully complete their one year term.

### SELECTION PROCESS

The Envisioneer 2013 selection process will consist of the following dates:

- **October 29 thru November 20** – Submission of Envisioneer 2013 application online at [www.successforeducators.com](http://www.successforeducators.com).
- **November 27 thru December 14** – The top three finalists will be selected and assigned to create a video project based on a topic to be determined later by December 14.
- **December 17 thru January 11** – Once each video is posted on the Envisioneer 2013 blog, each finalist will begin campaigning for themselves and soliciting votes from fellow educators, friends and family. Voting will take place on [www.successforeducators.com](http://www.successforeducators.com).
- **January 14** – The finalist with the most votes will be selected as the Envisioneer 2013 for our organization.
- **January 22** – The Envisioneer 2013 will assume their ambassador role on Tuesday, January 22 for one year. There will be an Envisioneer afternoon training session at Envision Credit Union during the week of January 14 at a time that will be determined later.



**Special Educator Auto Loan Offer: No Payments for 6 Months, and Rates as Low as 2.49% APR!\***

\*Minimum loan amount is \$10,000.

\*Annual Percentage Rate. Minimum Loan Amount is \$10,000 and the model year must be no older than 2008. Terms of up to 72 months at 2.49% Annual Percentage Rate are available to qualified applicants who meet our credit worthiness criteria; have a minimum credit score of 640; and have an open and current Envision VISA credit card and checking account. All rates and terms are based on credit analysis and loan to value of collateral as determined using Envision Credit Union's collateral criteria. Six months until first payment program will be available to qualified borrowers. Auto loans being refinanced must be currently held by another lender. Interest will accrue during the period until first payment and will cause a slightly higher monthly payment overall throughout the life of the loan (\$3.00 to \$12.00 per month) depending on term, loan amount and rate. A \$20,000 loan at 2.49% Annual Percentage Rate results in 72 monthly payments of \$299.33 based on a 78 month term (6 months of no payment). There is no penalty for paying off the loan early. You are not required to wait until the end of any no-payment period for the first payment. Promotion subject to termination at any time without prior notice.



# Summer Classroom Grant Winners



Left to Right: Katrina Roddenberry, Krissy Sanders, and Maxine Sylvester

Katrina Roddenberry, Riversink Elementary School (Wakulla County), Krissy Sanders, Wakulla Pre-K (Wakulla County) and Maxine Sylvester., George Munroe Elementary School (Gadsden County) are the deserving teachers who won a summer Classroom Grant through our Success for Educators program. Each one of these fine educators was awarded \$250 to help increase the level of learning with their students. Envision is eager to support educators who are creating classroom projects and initiatives that focus on financial education, technology and community service. Our classroom grant program now offers 6 grants per quarter at \$500 each! If you are an educator or know someone who is, visit [www.successforeducators.com](http://www.successforeducators.com) and apply for one of our upcoming classroom grants.



## HOME LOANS

### It's a Great Time To Buy a New Home

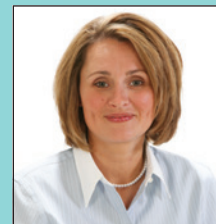
Our Envision Credit Union Home Loans team is ready to help you choose the right loan to fit your needs. We offer our members:

- Quick Online Application Service
- Local loan servicing & in-house underwriting
- Low Closing Costs
- 10, 15, 20 & 30-year loan options
- Convenient repayment options

Visit Our Home Finance Center at [www.envisioncu.com](http://www.envisioncu.com) or call Ashlea or Shannon for more information.



**Ashlea Boutwell**  
Mortgage Loan Officer  
[aboutwell@envisioncu.com](mailto:aboutwell@envisioncu.com)  
Cell: 850-509-4446  
NMLS#: 2020400



**Shannon Wood**  
AVP of Home Loans  
[swood@envisioncu.com](mailto:swood@envisioncu.com)  
Cell: 850-241-2971  
NMLS#: 327957

# \$500 Off

**Closing Costs With a \$50,000 or Greater Loan Amount.\***

# \$1,000 Off

**Closing Costs for Teachers & School Employees.\*\***

\*Mention this offer at time of application. Limit one coupon per household. Not to be combined with other offers. Not redeemable for cash. Closing Costs will be reduced up to \$500 at closing and will appear on the settlement statement. Cannot be applied toward prepaid processing costs if the loan does not close. We reserve the right to limit loan programs to which this offer applies. Envision Credit Union reserves the right to change the terms or discontinue this offer at any time without notice.

\*\*Mention this offer at time of application. Limit one coupon per household. Not to be combined with other offers. Not redeemable for cash. Closing Costs will be reduced up to \$1,000 at closing and will appear on the settlement statement. Cannot be applied toward prepaid processing costs if the loan does not close. We reserve the right to limit loan programs to which this offer applies. Envision Credit Union reserves the right to change the terms or discontinue this offer at any time without notice.



NMLS ID# 506298

# Auto Rates

*as low as*

# 2.49%<sup>\*</sup> APR



envision  
credit union

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

PRESORTED STANDARD  
U.S. POSTAGE  
**PAID**  
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## Limited Time Offer for New & Used Auto Loans Up to 72 Months.

**850.942.0000** [envisioncu.com](http://envisioncu.com)

Federally Insured By NCUA



envision  
credit union



\* Minimum Loan Amount is \$10,000 and the model year must be no older than a 2008. Terms of up to 72 months at 2.49% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 640; 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. A \$20,000 loan at 2.49% Annual Percentage Rate for 72 months results in 72 monthly payments of \$299.33 each.