



ENVISION

IS HEATING UP!

WHAT'S INSIDE:

- *Groundbreaking News! – See inside*
- *Hot Products and Services*
- *Foundation Update – How we're serving our community*

PRESIDENT'S LETTER TOGETHER WE CAN!

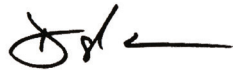
The story of "The Little Engine That Could" has been told and retold many times. The underlying theme of the story is that a stranded train is unable to find an engine willing to help it because its load seems too heavy to bear. Only one small engine is willing to try and, while constantly repeating "I think I can, I think I can", overcomes a seemingly impossible task.

We believe that our job at Envision Credit Union is to be that engine for our members. While we are not nearly as large as the mega banks, we do have the size and strength to help each member carry their financial load and help them be successful. Please know that all our products and services are designed to assist you and that we are confident that together we can be successful as we go through life's journey.

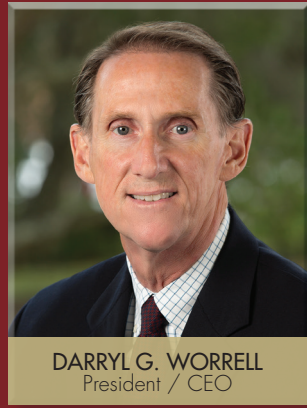
Another load we are willing to take on is to help each of our communities be as successful as possible. As you read through this newsletter, I hope you are as proud as I am of the impact we are making together in our communities. I never get tired of saying that no other financial institution gives more back to education than Envision! And now, with your continued use of our products and services, we are confident that we can repeat our success in providing other needed services in each of our communities.

Serving you and the community has always been at the core of our values, which is why we believe "Where You Bank Matters". Thank you for your continued membership. YOU are truly making an impact by being a member of Envision Credit Union.

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

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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

HOLIDAYS OBSERVED

Wednesday, July 4th
Independence Day
Monday, September 3rd
Labor Day
Monday, October 8th
Columbus Day
Monday, November 12th
Veterans Day
Thursday, November 22 –
Saturday, November 24
Thanksgiving
Tuesday, December 25
Christmas

NEWS AND ANNOUNCEMENTS

OUR GROUNDBREAKING NEWS



In early March, we broke ground on a new full-service Downtown Financial Center at 600 N Monroe St. This new building will house the credit union's commercial lending, mortgage, and insurance and investment departments, as well as a community room to be used for financial literacy education efforts and community use.

ROSE CITY MERGER COMMEMORATION



To commemorate the merging of Rose City Federal Credit Union with Envision Credit Union, a plaque was installed at both Liberty Street and Hansell Street locations. Listing the Board of Directors, Supervisory Committee, Credit Committee, and the 2017 Management Staff, these beautiful plaques will serve to remind all members who walk in that the Rose City staff members have been dedicated to serving South Georgia since 1959.



ANNOUNCEMENT

You may have already noticed a few of our financial centers have a new Drive Thru experience! We're excited about the new and improved technology that will help us serve you better.

- Paperless transactions
- Extended hours
- Saturday hours (for select centers)
- More efficient service

Your new Drive Thru Experience is already live at Lake Jackson and Apalachee Parkway locations, with Marianna recently completed. Visit us at www.EnvisionCU.com for drive thru hours of operation for all of our locations.



ANNUAL MEETING ON AIR!

Member attendance at the Annual Meeting is imperative to the functionality of Envision Credit Union. With over 52,000 members spanning twelve counties across North Florida and South Georgia, Envision wanted to make the Annual Meeting more accessible for the members outside of Tallahassee, especially those in our newest markets. For the first time, the Annual Meeting, held at the Aquilina Howell Center in Tallahassee, FL, was simulcast to two satellite locations: the Apalachicola Arsenal Museum in Chattahoochee, FL, and the Thomas County Board of Education Professional Learning Center in Thomasville, GA. Members and staff were able to watch and listen to the meeting in real-time at two convenient locations. We look forward to even greater technology improvements in the future.

YOU ARE EVERYTHING TO US! MEMBER APPRECIATION

SWIPE, SIGN & WIN WINNERS!



Michael W. Frank H. Charles L.

In the months of January through March we had three contest winners of our Swipe, Sign and Win contest. **Congratulations to Michael W., Frank H., and Charles L.** They swiped their Visa® debit cards at least 25 times that month which helped them win a \$100 Visa® gift card.

MEMBER APPRECIATION WEEK WINNERS!

During the second week of February we held a Member Appreciation Contest. Members registered for an Amazon Prize Package that included: an Amazon® Echo Dot, Amazon® Fire Stick, and a \$100 Amazon® gift card. **Congratulations to our special winners Dorin B., Rena W., and Rosa H.**



Dorin B. Rena W. Rosa H.

BACK TO SCHOOL LOAN



Summer is here and we are all enjoying our break. When it's time to pack the kids' backpacks and lunchboxes, we know it can get expensive. That's why Envision Credit Union is offering a **Back to School Loan: the perfect tool for Back to School!** July 1st through September 4th, visit any financial center or apply online for your \$1000 Back to School Loan. Use the money for school supplies, new clothes, or anything else you need to buy for your little ones going back to school.

Back to School 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 Back to School Loan. Credit history and overall credit worthiness will not influence the approval or denial of the Back to School Loan. Additional restrictions may apply.

Whether you are looking to make a small personal purchase or even a large purchase for your home, our Lifestyle Loans are designed to suit your style.

- Borrow \$1,000 to \$50,000
- Rates as low as 5.99%*
- Payments as low as \$100 per month
- Available terms up to 84 months

With so many customizable options, this could be the right loan for you. Visit our website to apply online at www.EnvisionCU.com or in person at your local financial center.

*APR: Annual Percentage Rate. Minimum Loan Amount is \$1,000. Minimum monthly payment is \$100. Rates as low as 5.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 730. Extended terms of up to 84 months are available. All rates and terms are based on credit analysis. Rose City Federal Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. A \$3,000 loan at 5.99% Annual Percentage Rate for 24 months results in 24 monthly payments of \$132.95 each.

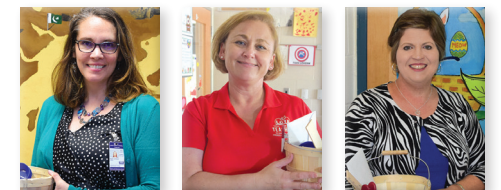


CLASSROOM GRANT WINNERS

Every quarter, teachers from all twelve of our counties compete for one of Envision's six Classroom Grants to fund projects. Congratulations to these six wonderful teachers, and thank you for all you do for our community's students! Visit EnvisionCU.com/successforeducators to learn more about these Classroom Grant Winners.



(left to right, above)
Christine Russell
FLORIDA STATE UNIVERSITY SCHOOL
Jennifer Vanderhoof
KILLEARN LAKES ELEMENTARY
Kristina Spillers
BUCK LAKE ELEMENTARY



(left to right, below)
Karen Levesque
CONLEY ELEMENTARY
Tara Lovern
ROBERTS ELEMENTARY
Janie Tucker Register
FORT BRADEN ELEMENTARY

1st MEMBERS

We don't know what the future holds.

Meteorologists can't predict the weather for extended periods of time. Hurricanes, floods, and just plain windy days can damage or destroy homes. Careless drivers, miscalculations and medical emergencies can make driving a hazard for auto owners. Property and Casualty insurance can prevent homeowners and auto owners from having to pay thousands of dollars out of pocket when disaster strikes. Tomorrow isn't guaranteed.

Life insurance is a tool that can be used in many different ways. The most common use is to pay for final expenses, but life insurance can be used to transfer wealth to loved ones income tax free, to pay for future educational expenses, and to insure a mortgage or other debts.

We won't work forever.

At some point everyone will stop working and will have to live off of the money set aside or invested during working years. Annuities are a great vessel to use in retirement planning. Not only are the interest rates attractive, earned interest isn't taxable until the funds are withdrawn. 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.



TRAVELING FAR FROM HOME?



Shared Branching provides credit unions with the reach of large banks by sharing their branches. You shouldn't have to worry about having access to your money. Whether by mobile or by branch, you can access your credit union whenever, wherever it's convenient for you! Just:

- Visit www.ss4cu.com 'Find a Branch' or
- Download the CO-OP Shared Branch app or
- Call 888-748-3266
- Text a Zip Code to 91989 to find nearby Shared Branch Locations.

TAKE ADVANTAGE OF THIS LIMITED TIME OFFER!

1.85%
APY



Make your money work as hard as you do. For a limited time, earn 1.85%* APY when you open a **Certificate Plus account!** With this high-yield account, your deposit will reliably grow over 21 months. Plus, it's protected and insured by the NCUA up to \$250,000, making it safer than many other investment strategies.

Want to learn more? Visit your local financial center to discuss your saving options with the Envision team or check out www.EnvisionCU.com/CertificatePlus for more information.

*Annual Percentage Yield. 21-month Share Certificate at an interest rate of 1.84% and an APY of 1.85%. Minimum opening deposit of \$5,000. Limited time only, Envision Credit Union reserves the right to change or discontinue this program at any time.



READY TO MOVE IN?



Envision Credit Union provides an array of mortgages with some of the most competitive rates available today. Choose from conventional mortgages, as well as FHA, VA and USDA home loans.

Mortgages – Access an array of options with competitive rates:

HomeAdvantage™ – Choose one of our realtors and register to earn a rebate

Home Equity – Tap into your home's equity with a loan or line of credit

FastForward Mortgage – Flexible terms that help you pay off your mortgage before retirement



www.EnvisionCU.com/HomeWorks

AT ENVISION CREDIT UNION, THE COMMUNITIES WE SERVE MATTER

In 2017, Envision established two foundations: **The Focus Foundation**, headquartered in Chattahoochee, FL, and named after Focus Credit Union; and **The Rose City Foundation**, headquartered in Thomasville, GA, and named after Rose City Federal Credit Union. With a multi-year commitment from Envision, these foundations are designed to benefit our communities through sponsorship and volunteer opportunities.



CHATTAHOOCHEE MAIN STREET



ROTARY YOUTH CAMP OF NORTH FLORIDA



BOY & GIRLS CLUB OF THE BIG BEND

Last year, **The Focus Foundation** proudly supported:

- **Chattahoochee Main Street**, which put on an historic reenactment of the Scott Massacre in December.
- **Rotary Youth Camp of North Florida**, which offers children with disabilities a one-week camp experience that enables them to grow in self-confidence and experience success in physical activities and social relationships.
- **Boys and Girls Club of the Big Bend**, which helps its members graduate high school on time with a plan for their future.

The Rose City Foundation proudly supported:

- **Georgia REACH scholarship**, a needs-based scholarship and mentoring program
- **The Thomas County/Thomasville Emergency fund**, which is intended to provide shelter, food, water, or other necessities in the event of a natural disaster or other emergency.

We are hard at work in 2018, continuing the work of these foundations. You can follow us at www.EnvisionCU.com/Foundation for more information and updates.



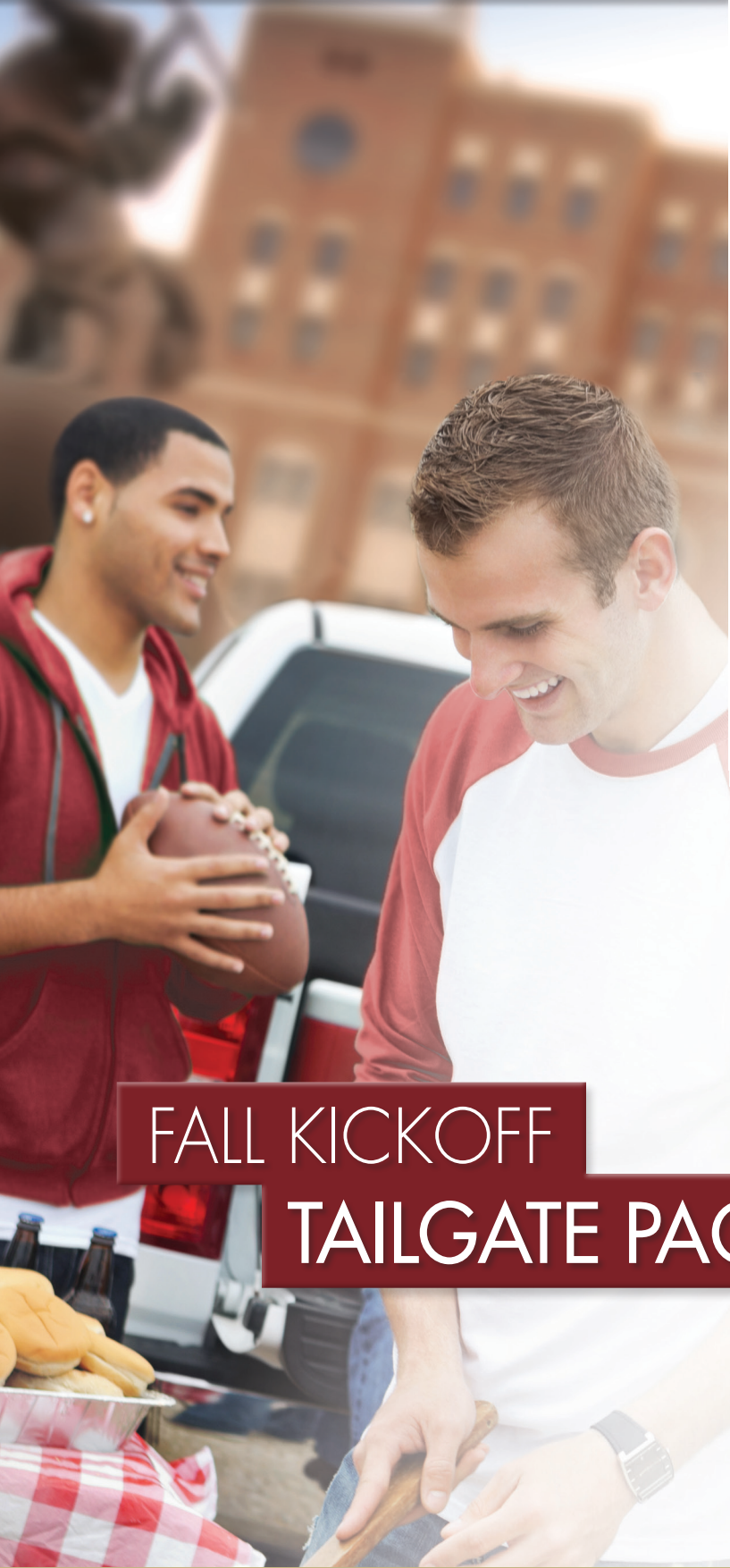
GEORGIA REACH SCHOLARSHIP

AUTO LOANS



envision®
c r e d i t u n i o n

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



When you finance or re-finance your auto loan at Envision July 1st through August 31st, you'll be entered to win a **Fall Football Tailgate Package** that includes: 4 tickets to an FSU football game, a parking pass, a cooler, a portable gas grill, a 10' by 10' canvas tent, and 4 outdoor chairs. Enjoy low rates, flexible terms, and fun for everyone!

FALL KICKOFF

TAILGATE PACKAGE GIVEAWAY!

*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 September 1, 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 funded July 1, 2018 thru August 31, 2018 with a minimum loan amount of \$10,000 are eligible.

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Apply online at www.EnvisionCU.com