



MEMBER OWNED COMMUNITY GROWN

WHAT'S INSIDE:

- *Ready, Set, Grow ~ A Letter from our President*
- *New Online Banking Platform Coming Soon!*
- *Our Roots Run Deep With Education Initiatives*

PRESIDENT'S LETTER

READY, SET, GROW!

In my last President's Letter, I asked the question, "Did you ever think that being a member of a credit union meant you would receive superior products, services and rewards while helping to improve the financial well-being of the community?" I am happy to tell you that at Envision, it really does!

In this newsletter, you will read about all of our great products and the technology improvements that will make your life easier. Like our Auto Loans, our new and improved rewards programs for both our Credit and Debit Cards, and our outstanding Mortgage Loan program that actually pays you back for buying a home, everything has been designed to give YOU the best value. We recently partnered with Florida State Credit Union to bring you Frenchtown Financial Opportunity Center, a money-saving alternative to traditional banking and pay-day lending options. This new financial center, located in Frenchtown, directly supports our goal to better serve our members' and potential member's financial needs alongside giving back to our local communities.

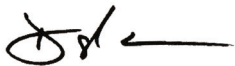
We are ready to grow! Now that all of the planning is done, testing is taking place and come October 1st, we will launch our new core operating system which will include a new online banking platform. Both of these new systems are state of the art and will allow us to serve your banking needs well into the future. Keep an eye out for all of the enhancements to our online banking and eMobile platforms you will learn about in this newsletter. These include the ability to redeem points on-the-go using your handheld device, the flexibility to manage all of your payments in the way that's best for you, and you will even have the ability to see all of your financial accounts in one place. Stay tuned to our Facebook page for more details coming soon!

Rewards, Rewards, Rewards! I never get tired of pointing out all of the ways we reward YOU for your membership. To help make sure you're taking advantage of all of the benefits, check out our website, www.EnvisionCU.com, to see all of the great benefits of being a member. From our Credit and Debit Rewards programs to our Educator Exclusive Offers, there's something to reward everyone. Another great resource we can't say enough about is www.LoveMyCreditUnion.org where you can receive rewards and get special discounts from places you know and love – just for being a member of Envision.

Why Are We Here? While we can't answer that age old philosophical question, when it comes to financial services the answer is simple: as a financial cooperative, it is our responsibility to ensure that we provide the best products and services in a way that rewards our membership AND serves the communities in which we all live and work in. By using Envision products and services you are making a strong commitment to keep our community based programs going. We hope you take as much pride in that as we do.

At Envision, we believe that where you bank matters. Thank you for your continued membership and support of our community.

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

BOARD OF DIRECTORS

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Dr. Sam McCall
1st Vice Chair

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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

REMAINING 2016 HOLIDAY SCHEDULE

Monday, September 5
Labor Day

Monday, October 10
Columbus Day

Friday, November 11
Veterans Day

Thursday, November 24 –
Saturday, November 26
Thanksgiving Holiday

Monday, December 26
Christmas Holiday

A LETTER FROM OUR EXECUTIVE VICE PRESIDENT

BILL ENFINGER



BILL ENFINGER
Executive Vice President

It is my pleasure to serve this institution and community as a result of the merger between FOCUS Credit Union and Envision Credit Union as Executive Vice President/Chief Lending Officer. I worked as the President/CEO of FOCUS Credit Union and had the tremendous and rewarding experience of serving the members and employees of FOCUS. The merging of these two credit unions will bring an extensive amount of experience and products which will benefit all the members of our newly combined credit union.

My new position has taught me several things about the new organization:

- Each member and their wants, needs and concerns come first and are taken seriously by the Board of Directors, Management Team and Staff.
- Community involvement and give back to the members is a major commitment and plans are underway now to extend this commitment to the markets served by Focus.
- Management and staff are dedicated and training extensively to exceed service expectations from the members and exhibit the highest degree of professionalism.
- The Board of Directors and Management Team understand the Credit Union is not perfect but, will go to great lengths to own our mistakes, be accountable and make members whole.

I would like to thank the members and employees of FOCUS Credit Union for their support, loyalty and continued membership in our new organization.

LIFESTYLE LOANS – LOANS TO SUIT YOUR STYLE

Whether you are looking to make a small personal purchase or even a large purchase for your home, like an air conditioning unit, our Lifestyle Loans are designed to suit your style. Our Lifestyle Loan is a flexible, personal loan that you can use when you need to borrow from \$1,000 to \$50,000. With rates as low as 5.99% APR*, you will have payments as low as \$100 per month and 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. Envision 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.



NEWS AND ANNOUNCEMENTS



The 2016-2017 school year will kick off our fourth consecutive year of **Swipe for Schools** and we are very excited! Envision has donated \$30,000 to support hungry school children in the Big Bend area since launching the Swipe for Schools program in 2013. Thank you, to our members for making the program a continued success!

With every swipe of your Envision Debit and Credit Card, we donate five cents, up to \$10,000, to America's Second Harvest of the Big Bend's Backpack Program. Our five year commitment to the Backpack Program will continue to aid in the health and wellness of at-risk children in the Big Bend.

CREDIT CARDS ~ GOOD LIFE REWARDS

Our new Credit Card program offers you rewards through **Good Life Rewards**, which allows you to choose how you'd like to be rewarded. You will earn one reward point for every \$1 spent and there is never a limit to the number of points you can earn! You have over 6 million choices for redemption including:

- Travel (hotels, cruises, rental cars & more)
- Gift cards
- Merchandise (electronics, jewelry & tools)
- 1% cash back in the form of a statement credit

We've partnered with Credit Card experts that will be ready to assist you whenever you have questions or need additional help. You'll love the new 24/7 telephone support.

- Phone: 1.888.428.4721
- Email: info@atiracredit.com
- Available 24/7

The new Credit Card site, My Card Info, has many great features that will change the way you view your card online. The site is also mobile optimized so you'll be able to use it on-the-go, anytime or anywhere! You can access My Card Info online at www.MyCardInfo.com or directly from our website at www.EnvisionCU.com.

uCHOOSE REWARDS® ~ IT'S EASY AS 1-2-3



With fall comes cool, breezy days that you can enjoy with family and friends. You can also share rewards with them as you earn from our new Debit Rewards program **uChoose Rewards®**. It's as easy as 1-2-3:

1. Shop at your favorite retailers
2. Earn rewards when you swipe and sign for your purchases
3. Redeem your earned points online!

Each time you swipe your Envision Debit Card, select credit then sit back, relax, and reap the rewards! There are many prizes you can redeem with your points including gift cards, brand name merchandise, cruises, vacations and many more. Log onto www.uChooseRewards.com today to start enjoying your rewards!

ONLINE BANKING YOUR NEW PLATFORM IS COMING SOON

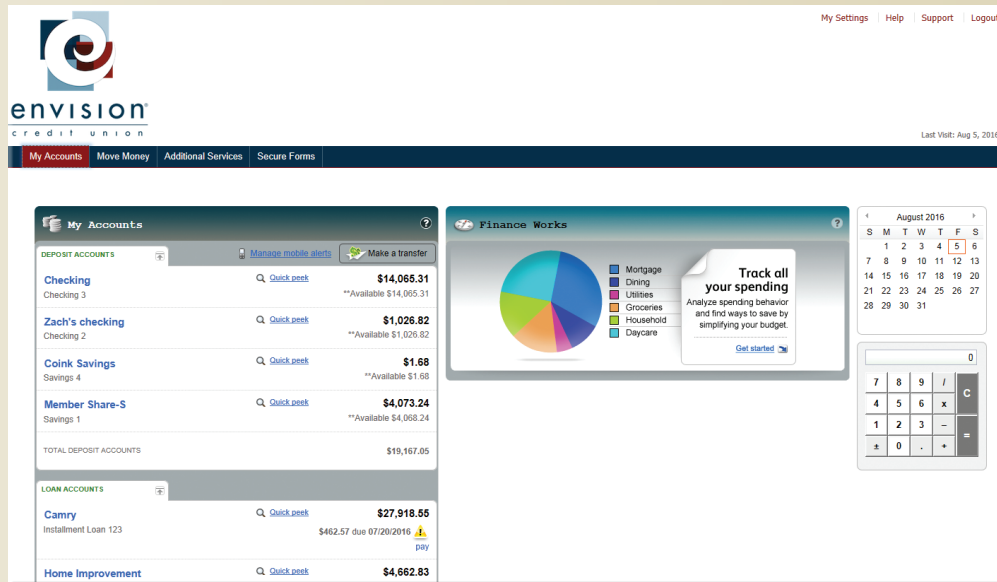
Reliability. Flexibility. Control.

These are just a few reasons to get excited about our new Online Banking system. Arriving in October, and more powerful than before, the new portal offers a faster, simpler online experience with new features and perks. What does it include?

- **Mobile Banking** – deposit checks remotely and access your account information any time, any place.
- **Bill Pay** – pay and manage your bills efficiently and securely.
- **FinanceWorks** – see all of your accounts in one place to track spending, view upcoming bills, and set spending goals.
- **Alternate Payments** – transfer funds across your Envision accounts, with other financial institutions, or additional payees.

The best part? This is all FREE for our members.

Stay tuned to [Facebook.com/EnvisionCreditUnion](https://www.facebook.com/EnvisionCreditUnion) for details in the coming weeks, and sign up to receive our e-newsletter at www.EnvisionCU.com.



LOVE TO SAVE? ENVISION CREDIT UNION CAN HELP!



Everyone loves to save, especially on products and services you use every day.

That's what Love My Credit Union Rewards and its exclusive discounts are all about. They've helped members save over \$1 billion! Now, you can save too with valuable discounts from these partners:

- Sprint
- TurboTax
- CU Road Pal
- ADT
- Love to Shop
- DIRECTV

Start saving today at LoveMyCreditUnion.org.

EDUCATION

OUR ROOTS RUN DEEP

EDUCATOR EXCLUSIVE OFFERS

Since 1954, supporting education has been our primary focus. Through our educator exclusive deals, we are continuing our legacy of giving back to educators in our area. Educators help shape our future and we want to make sure they have the best products and services available to help them achieve their financial goals. To learn more about our exclusive offers just for educators, visit www.EnvisionCU.com/EducatorOffers.

SUPER WHY

Each summer, Envision Credit Union partners with WFSU for a Super Why Reading Camp. The camp is designed to make reading fun for kids by building on early literacy through the popular Super Why television series, extending its unique interactive reading approach into the community. Each day at reading camp, children transform into one of the Super Why characters and take part in reading-based, branded Super Why crafts, games, and songs that practice the targeted early literacy skill of the day. This year, the camp was held at Chattahoochee Elementary School in Gadsden County where numerous students attended and enjoyed the many activities the camp offered.



BEST AND BRIGHTEST



Founded in 2006, The Best & Brightest Awards is designed to recognize and honor Leon County's excellent high school seniors. Unlike most scholarship programs, awards are not based solely on GPA. The varying categories of The Best & Brightest Awards allow students who excel in a particular field to be rewarded for their hard work and dedication. There is also emphasis on community service and civic duty. Each year, Envision donates both money and volunteer hours to The Best & Brightest Awards Scholarship program to assist students in our community with college tuition. Since its inception, The Best & Brightest Awards has given over half a million dollars to 1,500 students.

OUR SUMMER 2016 GRANT WINNERS

Congratulations to the following educators for winning a \$500 summer Grant through our Classroom Grant program.

Karen Levesque
Conley Elementary

Victoria Williams
Cobb Middle School

Melissa Olson
Leon County Title 1
Elementary Schools

Katrina Roddenberry
Riversink Elementary

Bridget Gainous
John G. Riley Elementary

Eddie J. Oliver
Wakulla High School

For more information about entering to win a fall 2016 Classroom Grant, visit www.successforeducators.com

HOME LOANS

WE'VE DONE OUR HOMEWORK

If you're in the market for a new home, looking to refinance or want to get the most out of your home, we have the experts who can help you.

Our HomeWorks® team has done their homework and are standing by to help you find the best solution to fit your needs.

Make Your Dream of Owning a Home Come True

Many dream of the day they will own their own home. It's a large part of the American Dream and at Envision, we help our members make that dream a reality. We take pride in helping our members purchase their homes. Whether they are purchasing for the first time or are a seasoned home buyer, we make sure to review all options and programs that are available to make sure our members are getting the most house for their money.

Experienced Advice and Money Back in Your Pocket

Shopping for a home can be a daunting task; one that requires a lot of time and a good amount of knowledge. It's best to have a licensed and experienced REALTOR® help you, but where can you find one that also saves you money? Here's the answer: Envision's Home Advantage™ Program. That's right! Our Home Advantage™ program helps members who are shopping for a home by providing a directory of trusted real estate agents AND gives our members money back after the purchase is made. It's a true win-win.

Your Home is More Valuable than You Think

You've put a lot into your home – now is the time to use its value! Whether you've got back to school expenses, need to pay off some Credit Card debt from summer travels, or just have some projects you'd like to get started, your home's equity could be your best bet for a low rate loan for whatever you might need.

If you're not sure how much you need, but want to have access to use your home's value, then our Home Equity Line of Credit (HELOC) might be right for you. You can use up to 90% of the excess value in your home to give you a line of credit that you can utilize as you need it.

Prepare for the Life Ahead

You've lived the dream of owning your home, and you've tapped into your home's value, but now you're ready to retire and begin the next chapter of your life. We have a solution to help get you there sooner, rather than later with our FastForward Mortgage. If you still owe on your mortgage, but want to pay it off in 10 years or less, then let us FastForward you to retirement or just years of debt free living.

To learn more about our home products, visit your local financial center or our website at www.EnvisionCU.com.



HOMWORKS®

ENVISION CU HOME LENDING CENTER





envision[®]
c r e d i t u n i o n

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



NEW APPELYARD, KILLEARN & PARKWAY HOURS BEGAN AUG. 1ST

Attention Members! Monday – Friday lobby hours changed to 9 a.m. to 5 p.m. at the following locations:

- 3190 Apalachee Parkway
- 421 Appleyard Drive
- 3519 Thomasville Road

(Saturday hours and drive-thru hours will remain the same)

View locations and hours at www.EnvisionCU.com