



The newsletter for members of Envision Credit Union

# engage

*Spring 2024*

Springing into action!



## A LOOK INSIDE

- Earn bonus ECU Rewards
- Refer your friends and family
- Go green with eServices
- 70 cruises for 70 teachers!





**DARRYL G. WORRELL**  
PRESIDENT / CEO

## President's Letter ~ Celebrating 70 years

Dear Members,

As we celebrate our 70th anniversary and the season changes and spring turns to summer, I wanted to take a moment to express our gratitude for your continued trust and loyalty to Envision Credit Union. Your support allows our commitment of providing you the best financial solutions and services available to continue AND allows us to support worthwhile causes in each of our communities.

As the school year winds down this support increases. We are busy assisting our local school communities during their annual celebrations and Teacher appreciation weeks. Speaking of Teacher appreciation week, we are celebrating our 70 years with 70 cruises, be sure to follow us on social media to see who our 70 lucky teachers are to win a Cruise for two!

Additionally, our team has been hard at work providing new ways to add value to your membership, and I am thrilled to share these with you:

1. Envision is offering exceptional rates on our financial products this spring. Whether you're considering a new auto loan, mortgage, or personal loan, now is the perfect time to take advantage of our competitive rates. Our goal is to make your dreams more attainable by providing affordable financing options tailored to your needs.

2. I am thrilled to introduce our new debit card rewards program, ECU Rewards. We understand the importance of rewarding your loyalty, which is why we have improved our program to thank you for choosing Envision as your trusted financial partner. With every purchase you make using your Envision debit card, you'll earn points that can be redeemed for a variety of exciting rewards. From gift card offers to travel perks, the possibilities are endless.

3. Are you looking ahead, planning for a summer vacation? Don't forget we now offer anytime Skip-A-Pay! Just visit our website to see if your loan qualifies to get you on the way to your dream vacation.

At Envision we are committed to your financial well-being and strive to exceed your expectations every day. Whether you're planning for the future, managing your everyday finances, or looking for ways to maximize your savings, we are here to support you every step of the way. You can use our online tools 24/7 at [www.EnvisionCU.com/moneywise](http://www.EnvisionCU.com/moneywise).

As we embrace the warmer weather, I encourage you to explore these exciting opportunities and discover how Envision can help you achieve your financial goals.

As always, **Where You Bank Matters!**

Sincerely,

DARRYL WORRELL, President/ CEO

### BOARD OF DIRECTORS

DR. CASSANDRA J. GRAYSON  
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DIRECTOR

### SUPERVISORY COMMITTEE

CHANDLER RUSSELL  
CHAIR

DR. RONALD CARNEY

DR. CHRISTOPHER SMALL

## HOLIDAY CLOSURES 2024

Monday, May 27  
**Memorial Day**  
Wednesday, June 19  
**Juneteenth**  
Thursday, July 4  
**Independence Day**

Monday, September 2  
**Labor Day**  
Monday, October 14  
**Columbus Day**  
Monday, November 11  
**Veterans Day**

Thursday, November 28  
Friday, November 29  
**Thanksgiving Holiday**  
Wednesday, December 25  
**Winter Holiday**  
Wednesday, January 1  
**2025 New Years Day**

# Refer your friends and family and earn up to **\$250!**

## *\$50 For You, \$50 For Them*

Receive a \$50 Visa Reward Card when your friend registers and completes the following within 90 days of becoming an Envision Credit Union member:

- Opens a share account and a personal checking account, *AND*
- Completes ten debit card transactions (excluding ATM transactions), *AND*
- Completes one direct deposit of at least \$100

For full details visit [envisioncu.com/Refer](http://envisioncu.com/Refer)

NCUA



# Skip A Pay!

Sometimes you need help making ends meet, we understand. That's why Envision offers Skip-A-Pay on Auto, Lifestyle, Boat, and Farm Equipment Loans. We now offer Skip-A-Pay year round! Take a break from your bills for just \$15 per skip. You can skip a loan payment two times within a 12 month period per eligible loan. It's easy to apply and learn more on our website.

*For full details visit* [envisioncu.com/Skip](https://envisioncu.com/Skip) 



# More is better.



*Get more out of your debit card with ECU Rewards.*  
Simply pay debit and choose credit to start earning.



Earn reward points for using your debit card. You can start earning on your next purchase, no registration required. Simply use your debit card and choose "credit" at check out. Track points, redeem prizes, and learn more about the program on our website.

 [envisioncu.com/ECURewards](https://envisioncu.com/ECURewards)

## *Treat yourself more...*

Use the Pay With Points feature. You're next purchase could be covered by ECU Rewards!



## *Set sail or finally take Off on a vacation!*

Your rewards can unlock incredible prizes like cruise and vacation packages.





*Big things are on the horizon...*

We're celebrating our 70th anniversary by giving back.  
In 2024 Envision Credit Union is giving away

# 70 Cruises to 70 Teachers!

We have received over 1300 teacher nominations! These nominations share how local teachers are making a positive impact on education. We are reviewing all nominations and will be announcing 70 lucky winners on our website and social media platforms soon. Each of the 70 winners receives a cruise for two!



Visit [envisioncu.com](https://www.envisioncu.com)

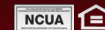


# Holiday Club Savings Account

Make your holidays stress-free!

It isn't too early to start saving for the holidays. Our Holiday Club Savings account can be customized to fit your budget, whether you want to save \$50 a month or \$200. Opening a Holiday Club Savings account is a great way to take the financial stress out of your holiday season. Start saving today and learn more on our website.

Visit [envisioncu.com/Holiday](https://www.envisioncu.com/Holiday)



# OUR COMMUNITY OUR COMMITMENT

## A Meaningful Way to Give Back

Also in November, Envision, with the generous donations and support of our members and staff, were able to collect over one hundred coats for our annual Coats for Kids Drive! Coats for Kids gives our members and community an opportunity to give back in a meaningful way by providing brand new jackets, sweaters, and coats to children in need in our various markets in Florida and Georgia. Coverage of the initiative was run on WTXL TV station.



## Our New Mission Statement

We were excited to announce Envision's new Mission Statement: "The mission of Envision Credit Union is to provide innovative products and financial education to our members AND support our local communities to provide greater economic opportunity."

## 16 Very Deserving Teachers awarded Classroom Grants

We delivered 16 classroom grants to 16 innovative teachers in January. This is the 2nd distribution of classroom grants for the school year. The final grant period will be in February/March, in time for teachers to implement their \$500 toward a project after spring break.



## Heart of Gold Awarded to Envision!

We were awarded by our friends at Second Harvest of the Big Bend with the Heart of Gold and celebrated our enduring partnership at November's National Philanthropy Day event. We wouldn't be deserving of this award without the support of the Board of Directors and the Executive team as well as the work of our employees as volunteers at SHBB events.

## Our District Spelling Bee is named after Envision!

This school year, we were honored to have Leon County schools officially name their District Spelling Bee the Envision Credit Union District Spelling Bee! Students from around the district competed in intense competition and Ms. Harper Smith was crowned the champion of the night! Harper will go on to represent Leon County in the Regional Spelling Bee for a chance to go on to the National Bee.



## Decatur County Reach Scholarships Awarded

Decatur County Reach Scholarship awards ceremony was held just before Christmas and Envision was recognized as a long time sponsor of the program. The Reach Scholarship is a statewide initiative and is awarded to 8th grade students. In addition to the scholarship of up to \$10,000.00, students are mentored throughout their high school career to help them achieve their goals. It is a wonderful program. In addition to Decatur, Envision funds one Reach scholarship for Thomas County, Thomasville City, Grady County, Brooks County, Mitchell County and Pelham.



## Opening our doors to the TCCHS Work Study Program

Liberty Street opened their doors to 20 high school students from the TCCHS work study program. We talked about the differences between a bank and a credit union and all the different types of jobs, not just tellers and loan officers. Rennie, Becky, Tangela, Sarah and Kendra all took time to tell them what they do with the credit union and what they love about their job. It was a great visit even though they didn't get to see the big money!





# OUR COMMUNITY OUR COMMITMENT



## A Vertible Egg-stravaganza!

We brought back our "Egg-stravaganza" Community Wide Easter Egg Hunt for the second year. Envision hid 1,000 Easter Eggs with \$5 cards across the Tallahassee Region.



## The Big Bend Regional Spelling Bee

On Saturday, February 24, Envision Credit Union and WFSU Public Media once again put on a fantastic Big Bend Regional Spelling Bee.

Shrinidi Rao, 8th grade student at Florida Virtual School in Escambia County, out-spelled the competition comprised of twenty-seven students from private, public, and homeschool organizations across the Big Bend region of Florida. Her winning word was "Flagellum," meaning: a slender threadlike structure, especially a microscopic appendage that enables many protozoa, bacteria, spermatozoa, etc. to swim.



Several Envision team members came out to volunteer to help make the event a success.

## Member Givebacks

### January Year of Fuel Auto Promo

Mitch financed an auto loan with Envision in January 2024 and won a year of free fuel!

### February Share the Love Auto Loan Sweepstakes

Dawson financed an auto loan with Envision in February 2024 and won \$700! He helped us Share The Love and Envision donated a matching \$700 to a charity or non-profit of his choice operating in our service communities.



# Start Earning with a CD

Use your tax return to make money! You're not going to want to miss out on this incredible chance to earn big. For a limited time only, we are offering very competitive rates with high earning potential on our certificate of deposit (CD) account with a new money deposit of \$5,000 or more. CDs are a safe investment with guaranteed earnings at a fixed rate for a certain period of time. Our Envision CD account includes:

- An active checking account is required
- Open with a minimum new money deposit of \$5,000
- Interest is paid on a compounded daily basis
- Keep your money invested for the full term to avoid early-withdrawal penalties

Take advantage of this limited time offer to set yourself up for success. Start earning on your account today. All IRA accounts must be opened in a Financial Center. This offer can end at any time.



Save smarter not harder

Visit [envisioncu.com/CD](https://www.envisioncu.com/CD)



# Finance your new ride!

*Enjoy  
90-Day-No-Pay!*

When it comes to finding the best deal on an auto loan, your search should begin and end at Envision Credit Union. Whether you're buying a rugged pickup, a family-friendly SUV or stylish sports car, we have financing options to fit every automotive taste - and family budget.

*For full details or to apply visit* [envisioncu.com/Auto](https://www.envisioncu.com/Auto) 



# eServices

*Banking has never been so easy!*

Take advantage of...

- Online Banking
- Online Bill Pay
- Mobile Banking
- Mobile Deposit
- Money Management
- Move Money
- Make a Payment
- eStatements, *go green!*
- Zelle

 [envisioncu.com/eServices](https://www.envisioncu.com/eServices)

Visit our website to learn more about how our user-friendly eServices can work for you





*Don't settle for anything but the best rate on*

# Boat, RV, and Motorcycle Loans

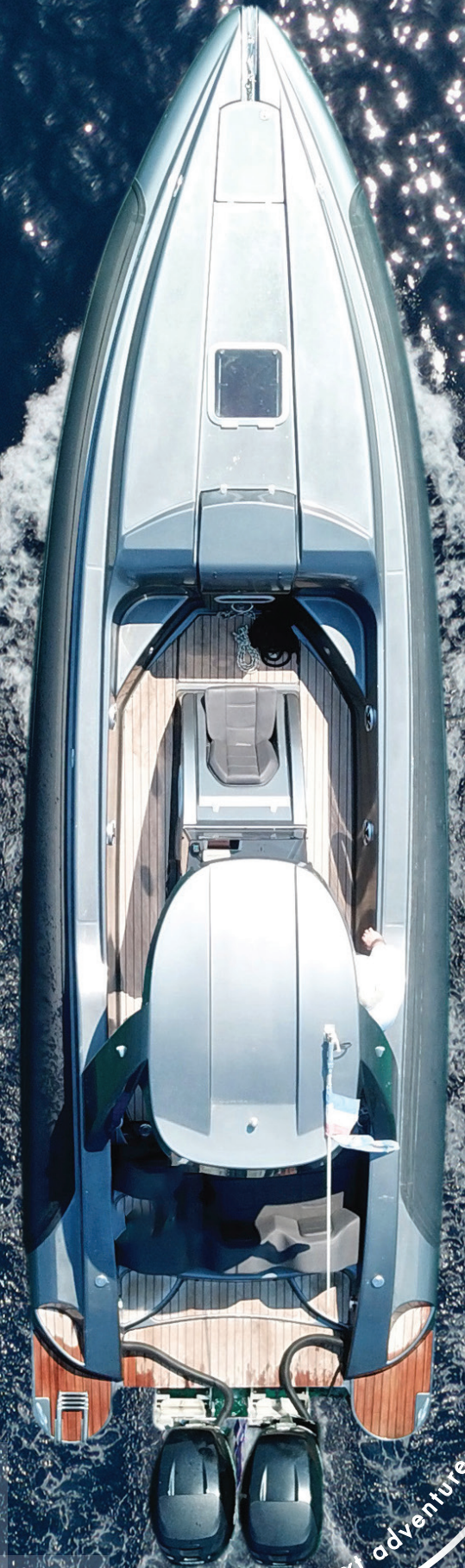
Our loans feature competitive interest rates, flexible terms, and no prepayment penalties. Plus, our knowledgeable loan officers can guide you through the application process and help you determine the loan amount and terms that work best for you. With Envision Credit Union, you'll have the peace of mind that comes with working with a trusted financial partner, so you can focus on creating memories that will last a lifetime with your new boat, RV, or motorcycle!

[envisioncu.com/Loans](https://envisioncu.com/Loans) 

*For full details or to apply online visit our website today!*



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 [envisioncu.com/Savings](https://www.envisioncu.com/Savings)

Start your smarter savings journey today! Whether you're just getting started or looking to expand your options Envision offers a variety of great savings account choices.

- Coink Accounts
- CD Account Rates
- Owl About Kids Account
- Specialty Savings
- Vacation Club
- Holiday Club
- Member Share
- Retirement Savings Options.

It's never too late or too early to start thinking about saving. And we're here to help you every step of the way!