



Dear Valued Member,

Back in December, we made an exciting announcement about Envision Credit Union's intent to merge into Addition Financial Credit Union. This is a tremendous opportunity to add greater financial benefits to your credit union membership. This strategic merger will expand our reach, enhance our service technology, and further our ability to provide financial wellness and community support throughout North Florida and South Georgia for decades to come!

As I mentioned in my first letter The Board of Directors and Executive Management have been reviewing all options to assure the value of your membership continues to grow into the future and our merger with Addition provides this assurance.

I'd like to share more about Addition Financial to demonstrate how similar their mission is to ours and why this is a great opportunity for your credit union. First, Addition Financial's mission statement is, "To develop meaningful relationships by being a trusted partner that puts the financial well-being of our members, team members, and communities at the heart of everything we do." Envision's mission statement is, "The mission of Envision Credit Union is to provide innovative products and financial education to our members AND support our local communities to promote greater economic opportunity." The similarities between our respective missions are evident, and our mutual passion for serving our membership and local communities, makes this a positive merger opportunity.

We also share a heritage of serving educational communities. Addition Financial was founded in 1937 by a group of public educators in Orange County, Florida as Orange County Teachers' Federal Credit Union. Through the years, the credit union has successfully merged with several other financial institutions, including education-based credit unions. In 2019, then operating as CFE Federal Credit Union, they changed their name to what is now Addition Financial Credit Union to welcome more Central Florida residents to experience the credit union difference. They currently serve 26 counties in Central Florida, with 23 community branches, 11 high school branches, and 3 college branches. Addition Financial's high school branches are staffed by students, providing tremendous benefits that include financial education, banking services and job training for students.

This is very similar to our beginnings in 1954 as Leon County Teachers Credit Union. We also have completed five mergers in our history that have led us to where we are today.

This merger isn't just about growth—it's about creating better banking for you and a thriving community for everyone. Here are some of the benefits you can look forward to:

-More Locations & Convenience – Additional branch and ATM options will make it easier than ever to manage your finances wherever you are.

-Top-Rated Digital Banking – Addition Financial has invested in an amazing Digital Banking experience to make managing your money easy, secure and convenient.

-Stronger Community Impact – Our combined strength and commitment to empowering local communities will allow us to increase support for local initiatives, community financial education, and scholarship and financial wellness programs.

-Expanded Financial Literacy Programs – Your financial success is our priority. With enhanced education tools and workshops, we'll widen our ability to empower members of all ages to achieve their financial goals.

At the heart of this merger is our unwavering commitment to you. We're building a stronger, more connected credit union that will continue to put people over profits, offering better rates, lower fees, and the personalized service you trust. To fully realize this opportunity, we'll need your support. In the coming months, we'll keep you informed about the merger progress and the membership vote which is essential to helping your credit union secure its bright future.

We're excited for what's ahead, and we'll keep you informed every step of the way. Thank you for being a part of our credit union family while we progress down this merger path.

Darryl Worrell

President/ CEO