

Welcome to



**flowers employees
financial services**

a division of envision credit union

*You're here for them,
we're here for you!*

2022 HR Business Partner Reference Guide



TABLE OF CONTENTS

- 2** Message from the Director
- 3** Get to know Flowers Employees Financial Services
- 4** Community Give Back
- 5** Products & Services
- 7** Introduction to Online Banking
- 8** Member Changes At-A-Glance
- 9** Where to Find Us
- 10** Support Contact

WELCOME

Envision a better future **Together.**



**flowers employees
financial services**

a division of envision credit union



A little over 22 years ago I came to work for the Credit League. Admittedly, I was skeptical at first; how could a Credit League in Thomasville, Georgia serve members across the country? The answer became evident quickly, Flowers Foods HR Departments and Personnel. HR Personnel at every Flowers Foods location are the Credit League to their employees. As we merge operations with Envision and become Flowers Employees Financial Services, we want that relationship to continue.

With your continued support, I am not skeptical about the future of Flowers Employees Financial Services. Flowers Employees Financial Services will be able to offer expanded product lines and services with improved delivery channels for our members. This guide is intended to help you transition into your new role and includes useful information about Flowers Employees Financial Services products, services, contacts, and resources.

When we say that we are better together, we truly mean it.

Sincerely,

Jack Singletary
Director
Flowers Employees Financial Services

Our Story

Founded in 1972, Flowers Foods Employees Credit League has been providing quality financial services for the good folks who work for Flowers Foods and its subsidiaries for nearly 50 years.

In 2021, after extensive research and discussions, the Board of the Credit League selected Envision CU to partner with us so we could expand our products and services. Critical in that decision was the understanding that Flowers Foods would continue to have dedicated focus and the excellent team at the Credit League would continue to serve our members. After the members voted to approve the merger, Flowers Employees Financial Services was created.

Our Mission

Envision Credit Union will safeguard and effectively manage the assets entrusted to us by our member-owners; will improve the economic well-being of our member-owners by delivering convenient, personalized products and services of exceptional value; and will uphold the credit union philosophy of people helping people.

What does it mean to be our partner?

At Flowers EFS, we accomplish the mission stated above when you offer Flowers EFS as an employee benefit to your team members. As a partner, your entire team will have a dedicated concierge who offers support to benefit their financial lives. Show your employees one more way that you value them. Learn more about this benefit in our Preferred Partner packet.

Giving back to the communities where our members work, live, and go to school is important to Envision Credit Union and its Foundations. We strive to improve the lives of members and their families in all of the regions that we serve. Our dedication to financial education, volunteerism, and sponsorship efforts reinforces our belief that we all benefit together from stronger communities.

In 2021, we were proud to donate approximately \$100,000 to initiatives that impacted non-profits and other organizations that do good, benefiting our members, communities, and neighborhoods. We also proudly donated approximately \$28,000 towards improving the financial knowledge of members through financial literacy efforts including access to free curriculum for every age.

Find out more about our community involvement by visiting www.FlowersEFS.com.

PRODUCTS & SERVICES

Membership Eligibility

All Flowers Foods employees, including leased labor employees, and their family members are eligible to join Flowers Employees Financial Services.

Also, once someone is a member, they are a member for life as long as they keep their membership share account open and remain in good standing.

Deposit Accounts

- **Membership Share Account** – This account makes you a member with just a \$5 opening deposit.
- **Checking Accounts** – we have checking accounts for everyone! There is even an account for people who have struggled with checking accounts in the past.
- **COINK Account** – build savings by rounding up your purchases everytime you use your debit card!
- **Money Market Accounts** – earn a solid rate on savings while still having access to your money.
- **Certificates of Deposit** – a safe investment with guaranteed earnings and terms to fit your needs.
- **Kids Accounts** (Savings, CDs and Teen Checking) – make sure your kids get off to a strong financial start with one of these accounts!
- **Vacation and Holiday Club Accounts** – don't let money worries take the joy out of your vacation or holidays... plan ahead with one of these accounts!
- **IRA Accounts** – invest in yourself so you can relax in your retirement!

PRODUCTS & SERVICES

Loan Accounts

- **MyLine Personal Lines of Credit** – this unsecured open-end line of credit gives you flexibility and access to funds when you need them.
- **Auto Loans** – new and used auto loans at competitive rates with no payments for your first 90-days.
- **Lifestyle Loan** – consolidate debt, take care of a major repair, or even schedule elective surgery with this flexible loan built for your lifestyle needs.
- **Holiday Loans** – put some extra jingle in your pockets for the holidays each year with this \$1,000 loan.
- **Extra Credit Loans** – avoid the outrageous rates at payday lenders while also building credit with this \$500 loan.
- **Recreational Vehicle & Boat Loans** – when you are ready to supercharge your days off, we have a loan to get you moving!

Convenience Services

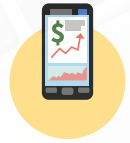
- **Debit Cards** – a must have companion product for our checking account that has the extra benefit of earning uChooseRewards® with each purchase.
- **Direct Deposit** – enjoy the convenience of having your paycheck automatically deposited while opening up other benefits of membership.
- **Courtesy Pay** – one perk of having direct deposit to your checking account is the peace of mind of protection from bounced checks.
- **Auto Buying Support** – from budget planning, to access to an in house car buying guru, take the stress out of your next car purchase.
- **Financial Education** - online financial literacy & budget planning resources are available to all members.

INTRODUCTION TO ONLINE BANKING



Online Banking

Our Online Banking platform offers a fast, simple online experience. Navigation is intuitively designed so that members can use it with ease.



Mobile Banking

The Mobile Banking App allows users to access their account any time, any place. Our mobile solution provides the ability to log in with a fingerprint or face ID, the opportunity to get quick balances, and allows for split-screen, multitasking actions.



Bill Pay

With the convenient Bill Pay feature, users can manage bills efficiently and securely to help manage finances.



Money Management Tools

Our money management tools allow users to track spending and set budget goals. The system automatically categorizes expenses, allowing for a more complete picture of spending.



Move Money

The Move Money option allows members to transfer funds across Flowers EFS accounts and with other financial institutions and payees.

For More Information, visit: www.FlowersEFS.com

MEMBER CHANGES AT-A-GLANCE

	Yes	No
General Conversion Questions		
Will any Flowers Foods Employees Credit League (FFECL) staff members lose their jobs as a result of the merger?		✓
Will the FFECL branch location remain open?	✓	as a Service Center
Will my accounts still be federally insured by the National Credit Union Administration (NCUA)?	✓	
Will I have the same voting powers and membership rights?	✓	
Will my FFECL accounts transfer to similar account types at Flowers EFS?	✓	
Will there be any service/account access interruptions during the core conversion?	✓	Minimal dates will be clearly communicated in advance
Will my member number change?	✓	Updated number will be provided
Will I have access to all Envision financial center and ATM locations?	✓	
Will I have access to all Envision products?	✓	*Mortgages available in both FL & GA
Automatic Settings		
Will members have access to Direct Deposit (ACH)?	✓	
Will my automatic account transfers work?	✓	
Will my automatic payments work?	✓	
Online Banking		
Does Flowers EFS offer eStatements?	✓	
Does Flowers EFS have free Online Banking?	✓	
Will I have to enroll in Flowers EFS's online services?	✓	Clear, simple login instructions will be provided
Does Envision have an App?	✓	

WHERE TO FIND US

Online

Visit us online at www.FlowersEFS.com to learn more about us and to access our many online resources.

ATMs and Shared Branch Locations

Members can perform transactions at thousands of surcharge free ATMs or at nearly 5,500 CO-OP Shared Branch locations nationwide. Visit our website and search for locations near you.

Telephone

800-659-6877 or 229-228-6860 (Service Center)
850-942-9111 (Moneyline for 24/7/365 account information)
229-228-9233 (fax)

Our Financial Center Locations

Our 10 financial centers are located in South Georgia and North Florida. Visit www.FlowersEFS.com for locations and hours.

SUPPORT CONTACT

Questions?

Throughout this transition, we'll make every effort to ensure you're informed, prepared, and comfortable. If you have immediate questions, please contact any of the following people. We are here to help!



Jack Singletary
Director, FEFS
800-659-6877
jack.singletary@flocredit.com



Charles Butts
Loan Specialist
800-659-6877
charles.butts@flocredit.com



Dee Ragan
Loan Specialist
800-659-6877
dee.ragan@flocredit.com



Sarena Hamilton
Account Specialist
800-659-6877
sarena.hamilton@flocredit.com



Kellie Merck
Community Development Mgr.
229-977-7122
kmerck@envisioncu.com



Kelli Walter
VP, Community Development
850-443-4442
kwalter@envisioncu.com

ADVISORY COUNCIL Flowers Employees Financial Services



Dan Stone
SVP, Supply Chain Logistics
FFECL Board since 1998



Jerry Hancock
SVP, Safety & Security
FFECL Board since 2002



Rick Yestrumsky
HRBP – Supply Chain
FFECL Board since 2017



Linda Jones
VP of Plant Finance
FFECL Board since 2011
Envision CU Board of Directors

*You're here for them,
we're here for you!*



**flowers employees
financial services**

a division of envision credit union