

SUCCESS

THE NEWSLETTER FOR MEMBERS OF ENVISION CREDIT UNION | SUMMER 2014

SMART DEPOSIT ATMs *are* HERE!



- Swipe for Schools
- New Home Lending Center
- AutoAdvisor

Smart
Deposit ATMs
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Supporting Education with Swipe for Schools

L to R: LCS Superintendent Jackie Pons; Mascot friends from LCS; Ryan O'Connor, AVP of Marketing at Envision Credit Union; Principal Laura Brooks of Conley Elementary School.

The inaugural year of our Swipe for Schools initiative has come to an end and the positive impact created by the program has been felt by hundreds of area students. With every swipe of an Envision VISA debit or credit card, we were able to donate five cents back to Leon County Schools, up to \$10,000. Envision provided over 200 Leon County students with three meals a day and one book for the entire 10-day Spring Break holiday in 2014. In addition, Envision was able to support another Leon County Title 1 school, Fort Braden School, with backpack meals for 45 additional students for the remainder of the 2013-2014 school year.

Another successful component to Swipe for Schools included the opportunity for one Leon County School to win a new school

mascot costume—courtesy of Envision Credit Union. Educators, students and community members were encouraged to visit our Swipe for Schools microsite throughout the year and vote for their favorite school. With nearly 500 votes, Conley Elementary School was the winner and received a new version of Buzz, a Yellow Jacket, just in time for their Spring carnival.

We would like to thank our members for swiping their VISA Credit and Debit Cards and contributing to the overall success of the program. Nothing has been more rewarding for the staff at Envision than supporting the basic needs of students in our community. We look forward to another year of supporting education through Swipe for Schools.

Envision Sponsors Battle of The Bands

Over the past four years, Lincoln High School has raised over \$44,000 through their Battle of the Bands fundraiser. The Lincoln High School Student Government club has been hosting this impactful event in order to raise funds for the Tallahassee Memorial Hospital Cardiovascular Center. Envision Credit Union was a proud title sponsor this year and

gave nearly \$4,000 in sponsorship contributions. Various bands from local high schools took the stage to showcase their talent in support of our community. We were amazed at the talent of these young students and cannot wait to see what they accomplish this year.



PRESIDENT'S LETTER

Remote and Mobile Enhancements

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Let me be the first to share that our members will start to see a migration to more automated products and services in the latter part of 2014. This migration will feature new technologies, expanded access and improved products and services. We are spending a considerable amount of time focusing on the development of quality, convenient mobile channels while maintaining the best possible service to members. Here is a summary of previously enhanced channels as well as upgrades expected in 2014:

Projects Completed – A more secure and dynamic eBranch platform was launched early in 2013 alongside our online account opening process—enabling members to apply for and fund accounts remotely. Several weeks ago, we upgraded all of our ATMs with smart deposit capabilities. With our smart deposit ATMs, there is no need to place deposits inside an envelope for processing and cash deposits will be available immediately. Here's the best part—they are available for drive-up service at most locations so you can stay cool and dry this summer.

Projects Expected – Our improved mobile banking app will be launched later this year and bring the functionality of our eBranch service to your Apple or Android mobile device. The app will also feature mobile deposit capabilities that will allow members to take photos of checks and submit them for deposit from their device. Plus, a new website design will be under construction for most of the summer and will feature a remarkable change in experience as well as a fresh new look.

The overall goal associated with our remote and mobile enhancements is to provide 24/7/365 access to your account. With the improvements listed above, we are well on our way to achieve this objective and create a remarkable service experience for members. Thank you for your continued support and for your valued membership.

Sincerely,

Darryl G. Worrell
President/CEO

Say Hello to The Sprint Credit Union Member Discount

Looking for a good reason to switch your wireless company? Envision Credit Union members get exclusive savings with the Sprint Credit Union Member Discount:

- **10% off*** select personal Sprint plans
- **15% off*** select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Valuable discounts like these are just some of the many benefits of credit union membership. Listed below are three ways to receive a discount. One, call 877.728.3428, let them know you're a credit union member, and ask to be a part of the NACUC_ZZM Corporate ID to save. Second, click LoveMyCreditUnion.org/Sprint. Lastly, visit your nearest Sprint store. Start saving today with the Sprint Credit Union Member Discount.

DISCLOSURE: Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.



SMART DEPOSIT ATMS



Did You Know?

- The first cash dispensing machine was invented by Luther George Simjian in 1939
- The first ATM was installed in Enfield Town in North London, United Kingdom in 1967 by Barclays Bank.
- TGIF: The most popular day for ATM use is Friday.
- There are over 2.2 million ATMs all over the world.

Introducing Smart Deposit ATMs

Banking industry technology has grown tremendously over the last several years. Specifically, we have watched the function of ATMs (Automated Teller Machines) move from traditional cash withdrawals to deposit and transfer capabilities—even with video experiences. You may be familiar with some of the larger financial institutions in our area offering ATMs that accept cash and check deposits with real-time availability. After several weeks of installation this past spring, we are proud to report that Envision has joined their ranks and now offer these same services at our ATMs. We like to call them Smart Deposit ATMs.

There are two main benefits to adding the smart deposit technology to our ATMs. First, the convenience offered by our Smart Deposit ATMs is unparalleled for routine transactions such as withdrawals, deposits and transfers. The machines can now distinguish between cash and checks appropriately so you no longer need to place your deposit in an envelope. For check deposits, our Smart Deposit ATMs will provide a copy of the check on the back of your receipt for review. In the coming months we will also be working on making your check deposits available to you even

faster, so keep an eye out for more information on that later this year. Overall, these new features are designed to save you time on your transactions.

The second benefit is the increased security of our Smart Deposit ATMs. We are not only able to provide an immediate copy of a deposited check to you, but also to our employees for verification. This will allow us to monitor the amount of fraud that takes place and suggest additional improvements in the future. Also, since the majority of our Smart Deposit ATMs are located in the drive-thru, you can remain in your vehicle to perform transactions and avoid the risk of dropping or losing funds. And with all of the rain we receive during the summer months, it is never a bad idea to stay in your vehicle as much as possible.

The Smart Deposit ATM's are just one more way that we are providing you with 24/7/365 access to your account and we encourage everyone to try out their new features. If you encounter any problems, have suggestions or even just comments, we would love your feedback.

AUTO



AutoAdvisor

Envision offers some of the best auto loans in the Tallahassee area, but that's not the secret. And once your search for a new vehicle begins, our AutoAdvisor service can do everything from offer advice on the best vehicle for your needs to finding that vehicle for you without you ever visiting a dealership. And the best part – it's FREE. Don Stokes has been in the business of cars since 1984. With 20 years of experience working for dealerships, and 12 years as Envision's AutoAdvisor, Don has the right mix of knowledge and networking to find what you're looking for at a price you can afford.

How does he do it?

He has an extensive network of trusted dealers, so there's a good chance that he can find what you're looking for in your price range and have it delivered. And if you're looking to buy a new car, he often bypasses the price you see on the lot entirely by dealing with the fleet department where he can get something much closer to the wholesale price.

How does it work?

It's as simple as telling him what you're looking for and your budget. It doesn't have to be very detailed; he understands that there are a lot of different makes, models and features out there and it can be overwhelming. He can offer advice, if that's all you want, or he can remove the stress of dealership shopping entirely, making calls, comparing offers and doing the research so you don't have to. In many cases, once you've decided on a car, the dealership will even deliver the car to Envision and you can finish the paperwork here and drive away.

You're not buying the car from Don, either, so you still get all of the dealership warranties and service plan offers. But before you make that decision, remember that Envision sells additional products like extended warranties and GAP Insurance allowing you complete protection and peace of mind.

If you're interested in AutoAdvisor, just let our loan officers know when you talk to them; they'll be happy to set you up with an appointment. For more information, please visit www.envisioncu.com and look under auto loans.

Finance Your Auto Loan
with Envision this season for up to 60 months
and you could score a rate as low as

1.79% APR*

which could save you
as much as

\$605
In the first year alone



Kim Sims,
2014 Envisioneer

*Annual Percentage Rate. Average member savings is based on a sample of refinanced auto loans between July 7, 2012 and April 1, 2013 using an estimated annual percentage rate and loan term from the prior auto loan based on information contained in the credit report. Amount represents interest savings within the first 12 months of the loan. Minimum Loan Amount is \$10,000 and the model year must be no older than a 2010. Terms of up to 60 months at 1.79% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 720; have an open and current Envision VISA credit card and checking account with automatic payments. All rates and terms are based on credit analysis and loan to value of collateral as determined using Envision Credit Union's collateral criteria. This is a Limited Time Offer. Not available on existing auto loans at Envision Credit Union and the Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. A \$20,000 loan at 1.79% Annual Percentage Rate for 60 months results in 60 monthly payments of \$348.72 each.

HOMWORKS



New Home Lending Center

Envision Credit Union invites everyone to come visit our new Home Lending Center at the Main Office, second floor. With a coffee bar, redesigned lounge area and a private conference room for Realtors, it is a cool place to learn all about home purchasing and refinancing this summer.

When you visit, be sure to check out the brochures and magazines found throughout the Home Lending Center. Moving forward, you can also expect to see tablets in the lounge area to make learning about HomeWorks even easier. Not only will you be able to look at brochures and apply online with the tablets, but you will be able to email yourself information to look at later - with



HOMWORKS
ENVISION CU HOME LENDING CENTER

the advantage of having our Home Loan Officers right on hand to answer your questions.

With the Home Lending Center, Envision is also growing our already great relationship with Realtors. The private conference room dedicated solely to Realtors seats eight and is located in a low traffic area for maximum privacy, 9 a.m. – 5 p.m., Monday through Friday. It is available to all local Realtors for any business they have, from client meetings to catching up on paperwork.

Envision is looking forward to seeing you soon in our new Home Lending Center. Have a cup of coffee and see what HomeWorks has to offer.

Home Equity Loans

With our Home Equity Loans and Home Equity Lines of Credit, you can put your home improvement plans in motion. Using the equity in your home to pay off high interest debt, make needed renovations, or refinance your existing high interest home equity loan is a smart move with Envision's valuable products. Our Home Equity Loans and Lines of Credit are easy to apply for and more affordable than you might think. We offer quick turnaround time, no closing cost options, and up to 90% financing.





EDUCATION



CONGRATULATIONS TO KIM SIMS



Welcome Envisioneer 2014

Congratulations to Kim Sims on becoming our 2014 Envisioneer! Kim was one of three finalists in the running for this year's position to represent Envision Credit Union as our educator spokesperson. Each of the three finalists were asked to create a video addressing a critical financial challenge teachers currently face today. Those videos were then posted on our Success for Education blog and seen by hundreds of community members during the voting process. As the finalist with the most community votes, Kim secured her position as the new Envisioneer and voice of the Success for Education program for 2014.

During Kim Sims ten years of educator experience, she has learned to wear a variety of different hats. She has served Fort Braden School in many capacities including math teacher, team

leader, grade level sponsor and Athletic Director, all while coaching both softball and basketball teams for Fort Braden. All of her hard work and passion has paid off this year when Kim was recognized as Teacher of the Year for Fort Braden School and was a finalist for the 2nd Annual Golden Ace Award.

With a Master's Degree in Educational Leadership, Kim hopes to one day wear the hat of an assistant principal and continue to positively impact the education community. Her duties as the 2014 Envisioneer were off to a quick start as she attended local events such as the LCS Night of Celebration and Golden Ace Awards. Keep up with Kim's commentary on education community events and financial literacy on the successforeducators.com blog!

2014 Night of Celebration

Once again, Envision Credit Union was able to support the Leon County School's Night of Celebration in 2014 as the title sponsor. Congratulations to the following educators for being recognized as district winners: Robin Oliveri (2014 Teacher of the Year) from Godby High School; Brandon Clayton (2014 Glenn-Howell Distinguished Educator of the Year) from Bond Elementary School; Robin Looper (2014 Florida School Related Employee of the Year) from Buck Lake Elementary School. As district winners, these three educators received \$500 each from Envision to recognize their achievement. In addition, we awarded the 12 district finalists with \$250 each and several table décor contest winners with \$25 each—totaling nearly \$5,000. Envision is proud to provide continued support to all of the outstanding educators within the community.



Robin Oliveri



Brandon Clayton



Robin Looper



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WIN FREE FUEL

FOR THE REST OF 2014!

This summer, each time you pay at the pump with your **Envision VISA Debit** or **Credit Card**, you'll be entered to win **FREE FUEL*** for the rest of the year. The more you use your card, the better your chance to win!



FOR DETAILS ON HOW TO ENTER VISIT WWW.ENVISIONCU.COM.

*Must be 18 years old 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. Valid where prohibited by law. Winner will be chosen by random drawing of all eligible entries on or about August 22, 2014. 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. All gas pump purchases processed as "credit" starting June 2, 2014 thru August 22, 2014 are eligible. Free fuel offer applies to Merchant Category Code 5542.