

A photograph of three children in winter clothing sitting on a log in a snowy forest. Two children in yellow jackets and orange hats are sitting together, holding red mugs with white polka dots. A third child in a dark blue jacket and white hat is standing to the right, holding a sled. The background is a snowy forest with bare trees.

'TIS THE SEASON

For Savings!

A small, stylized snowman icon wearing a red scarf and holding a broom, positioned below the main headline.

WHAT'S INSIDE:

- *New Supervisory Committee Member: Chandler Russell*
- *Win Free Fuel for 2021*
- *7 Ways to Use eServices*





DARRYL G. WORRELL
President / CEO

PRESIDENT'S LETTER

I'm Very Proud of Our Members!

Dear Member,

As I reflect on this past year, I want to first wish you and your family a very happy and healthy holiday season. Looking back on 2020 I want to say thank you for your patience as we all worked through COVID-19. We made many decisions with our members and employees health and safety as our first priority. And, while these decisions led to many changes in how we provide services you have accepted and adapted to these changes very well. Thank You!

I also want to say thank you to our employees, volunteer Board of Directors and Supervisory Committee. Each one of these groups illustrated extreme flexibility and commitment. Our employees took their role as essential service providers seriously and focused on providing the best service possible during these difficult times. Our volunteer Board and Supervisory Committee provided great leadership and support to the credit union, giving management the confidence to do what was best for our membership and communities.

Here are some of the great things we accomplished during this past year:

As soon as COVID-19 hit and members were asked to shelter in place we put our Skip-a-Pay program in effect and were able to skip 30,096 loans with a balance skipped of \$240,171,321.99. We also provided our employees money to spend at local business to assist them during this difficult time. We donated \$15,000 to the Foundation for Leon County Schools to buy laptops for students, \$2,500 dollars to Thomas County Schools for their internet initiatives, \$1,000 for face shields at Florida State Hospital, \$10,000 to Second Harvest of South Georgia and spearheaded the Envision No Hunger Campaign with Second Harvest of the Big Bend that became the largest in their history, raising over \$160,000.

I am very proud that these efforts as well as our ongoing focus on our members led to our being named one of the best credit unions in Florida, and the best credit union in Tallahassee by Tallahassee Magazine.

Times like these are why I am proud to lead a credit union. Our ability to impact needs immediately and put profit aside is clearly different than other financial institutions. And, just like neighbors working together after an emergency we need to work together now. You have my promise to continue to put your personal and community needs first in everything we do. We ask that you continue to look to Envision first for all your financial needs. With record low loan rates and great checking and savings products NOW is the time to allow Envision to put you on the best financial path forward.

2020 is probably the best example of why I always say...
"Where You Bank Matters".

Darryl G. Worrell
President/CEO

BOARD OF DIRECTORS

- Dr. Cassandra J. Grayson
Chair
- Aletta Shutes
1st Vice Chair
- Gene McNease
2nd Vice Chair
- Dr. James Croteau
Treasurer
- Gene Morgan
Secretary
- Anthony Gaudio
Director

SUPERVISORY COMMITTEE

- David Helton
Chair
- Dr. Christopher Small
- Dr. Ronald Carney
- Chandler Russell

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

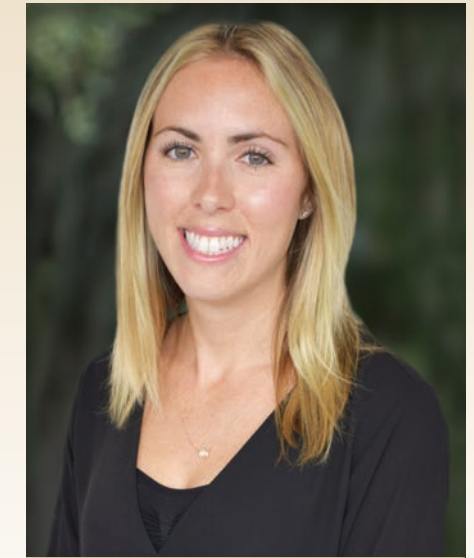
HOLIDAY CLOSURES

- FRIDAY, JAN. 1ST
NEW YEAR'S
- MONDAY, JAN. 18TH
MARTIN LUTHER KING, JR. DAY
- MONDAY, FEB. 15TH
PRESIDENT'S DAY
- MONDAY, MAY 31ST
MEMORIAL DAY

PLEASE WELCOME OUR

New Committee Member

Chandler Russell is a Tallahassee native and a graduate of the Maclay School. Upon graduation, she took her talents to the University of Alabama. She would go on to earn a Bachelor's and Master's degree in Accounting. She eventually became a licensed member of the American Institute of Certified Public Accountants.



CHANDLER RUSSELL

Ms. Russell made her way back to the Big Bend as a Manager of Assurance Services for Thomas Howell Ferguson P.A. She has a decorated community service background, including a role as a Past Loaned Executive for the United Way of the Big Bend. In her free time, Chandler likes to spend time with her Cocker Spaniel puppy. We welcome Ms. Russell to the Supervisory Committee, as she will serve as an integral part of the committee.

OUR WINTER SNOWMAN CONTEST!

You may have noticed a winter theme throughout this newsletter. There are snowmen sprinkled from cover to cover. Please count the number of snowmen you see. All correct answers will be entered to win a \$50 gift card!

To enter to win, please visit
www.EnvisionCU.com/snowman

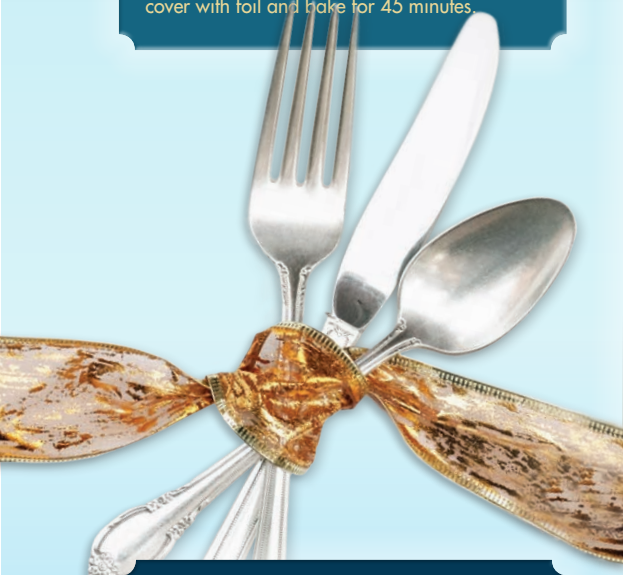


Wintertime Recipes!

Mindy's Green Bean Bundles

3 (14.5 oz cans of whole green beans drained)
 ~ you can also use fresh green beans but you would need to steam them slightly before wrapping
 1 lb of bacon cut in half
 1/2 cup of melted butter
 1/2 cup of Worcestershire sauce
 1 cup of brown sugar
 1 teaspoon of garlic salt

Preheat oven to 350 degrees, grease 9x13 inch baking pan. Wrap 6-7 green beans in one slice of bacon place bundle in baking dish. Repeat until you have used all bacon and green beans. Combine sugar, butter, garlic salt, and Worcestershire sauce and pour over bundles cover with foil and bake for 45 minutes.



Mom's Hot Fudge Sauce

1 cup sugar
 1 tbsp of cocoa powder
 1 tbsp of corn starch
 1 pinch salt
 1 stick butter
 1 cup milk
 1 tsp vanilla

Thoroughly mix dry ingredients in a sauce pan. Stir in milk until well combined. Heat over medium high heat, stirring constantly until it starts bubbling. Continue to cook until the mixture thickens. Remove from heat then add butter and vanilla. Enjoy!

Grandma's Southern Sour Cream Pound Cake

1 1/2 cup unsalted butter room temperature
 3 cups granulated sugar
 6 large eggs
 3 cups cake flour **sifted**
 1 tsp salt
 1/4 tsp baking soda
 1 cup sour cream room temperature
 2 tbsp pure vanilla extract

- Start by preheating your oven to 325 F then evenly spray a 12 cup bundt pan with non-stick baking spray.
- Make sure all of your ingredients, especially your butter, eggs and sour cream, are room temperature before starting the creaming/mixing process.
- In your mixing bowl, add butter and sugar and mix for 3-4 minutes on high speed until very well blended and fluffy.
- Add eggs, one at a time, separating the yolk from the whites combining well after each addition and scraping down the sides of your bowl as needed.
- Slowly add flour into batter in two increments then add salt and baking soda. Be careful not to overbeat.
- Lastly add in sour cream and vanilla extract, scrape down sides and mix until just combined and turn off mixer.
- Pour cake batter into a bundt pan
- Bake for 1 hour and 30 minutes or until a toothpick inserted in the center of the cake comes out clean.
- Cool in pan on a wire rack for 10 min. then transfer cake on a dessert plate and allow to rest until the cake is cool to touch.



Shirley's Smothered Pork Chops

3-4 Pork Chops – we use the odd sliced one so they are thick
 Italian Seasoning – dry, on seasoning isle
 Olive oil – 2-3 tablespoons – to sear the chops
 Cream of mushroom soup. We use a large can.
 Onion chopped
 Celery chopped
 Bell Pepper chopped
 Kitchen boutique – (optional) depends if you want the gravy dark.

Sprinkle the pork chops with Italian seasoning. (The amount you desire).
 Heat the olive oil on med. Don't let it get to hot. Place seared pork chops in a baking dish, cover with all ingredients and bake about an hour.

Shirley's Sweet Potato Souffle

3 cups mashed sweet potatoes-2-15oz cans
 1 1/2 cups sugar
 1/2 cup butter (1 stick)
 1 tsp vanilla
 1 can coconut (3.5 oz. if using the bag)
 3 eggs
 1/4 tsp salt

Preheat oven to 350 degrees. mix all ingredients, place in baking dish.

Topping ~ 1/2 cup light brown sugar
 1/3 cup flour
 1/2 cup chopped nuts (pecans is what I use)
 6 tbsp. butter
 Mix all topping ingredients. Spread on top of potato mixture. Bake 20-30 min. Place miniature marshmallows on top of souffle. Cook for about 10 min. longer or until brown.



During the month of January, 2021 finance or refinance your auto loan for a chance to win free fuel for 2021. That is a \$2600 cash value! Come see us for low rates and full gas tanks.



For details visit www.EnvisionCU.com/Fuel

*Must be 18 years or older 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. Void where prohibited by law. Winner will be chosen by random drawing of all eligible entries on or about February 12, 2021. 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. Only new and used purchases or refinanced loans starting January 1st through January 31st, 2021 are eligible. AL 010121-013121





FALL TRAINING



Each Columbus Day we come together as a company to accomplish many things. We established the focus that will help us continue to push towards our goals. We trained different ways to provide better service to our members. Most importantly, we use this day to celebrate each other. Envision serves areas in North Florida and South Georgia. We cherish these moments that we do get to spend together. **At Envision, we believe that where you bank matters. However, where you work also matters.**

We also celebrated some very important milestones. We recognized the following employees for their long-term years of service to our members:

- Sandy W. ~ 5 Years
- June C. ~ 5 Years
- Sandy C. ~ 5 Years
- Cortney M. ~ 5 Years
- Stephanie S. ~ 15 Years
- Carrie K. ~ 15 Years
- Robert S. ~ 15 Years
- Katy P. ~ 15 Years
- Kim B. – 20 Years
- Carol M. – 20 Years
- Miranda B. – 25 Years
- Dikki F. – 25 Years
- Teresa V. – 25 Years
- Hollie M. – 30 Years
- Becky W. – 40 Years



OUR MEMBERS SAY IT BEST!

October 15th was International Credit Union Day.

We asked our social media followers to celebrate with us by sharing what they love most about being an Envision member.

Here's what they said:

"I love the friendly staff that makes you feel welcomed. I love how they help educate their members. We love MoneyWise Wednesday!"

~ Laura

"The drive thru is very convenient with a carload of kids."

~ Tabitha

"I love the loyalty of the credit union. The member service in Thomasville is awesome."

~ Yolanda

"I love the rates. I've refinanced a few loans and always received a better rate."

~ Candace

"Beyond excellent member service in office and drive thru. Wouldn't trade Envision for a thing!"

~ Megan



CHATAHOOCHEE FINANCIAL CENTER RENOVATION



Over the past few months, we renovated our **Chattahoochee Financial Center** to better serve the community.



WE'RE HERE TO HELP!

At **1st Members Insurance Group**, we've been serving our local community members since 2005. Our agency is operated by experienced Envision Credit Union staff that you can rely on to provide the best selection of products and services with personalized, one-of-a-kind service.

Life Insurance can be difficult to navigate without proper knowledge.

For more information about the products and services available please visit www.EnvisionCU.com/1stMembers or give us a call at 850-942-9000, ext2117 for Pati.



Classroom Grant Winners!

EVERY QUARTER, teachers from all twelve of our counties compete for one of Envision's twelve \$500 Classroom Grants to fund projects. Congratulations to these twelve wonderful teachers, and thank you for all you do for our community's students!



JANIE TUCKER REGISTER
Fort Braden School



HEATHER LIGHT
Hawks Rise Elementary



JENNIFER VANDERHOOF
Killearn Lakes Elementary School



AMON RWITO
Kate Sullivan Elementary School



BRANDI MIRANDA
Thomasville County Central High School



SHAYLA LIGHTFOOT-BROWN
Apalachee Tapestry Magnet School of the Arts



BUFORD MANION
James A. Shanks Middle School



ASHLEY GARRISON
Brownsville Preparatory Institute



DOTTIE SCHAFFNER
Kate Sullivan Elementary



ASHLEY ALBRITTON
Kate Sullivan Elementary



HANAH S. TAYLOR
Hand In Hand Primary



KENDRA REEVES
Thomas County Middle School



Exciting News!



Members of Envision's senior staff are shown here accepting the **2020 Desjardins Award** presented by the League of Southeastern Credit Unions.

We are the proud recipient of the Desjardins award from CUNA as the League of Southeastern Credit Unions Florida recipient recognizing our support of financial education in partnership with the City of Tallahassee for 2019 Hurricane preparation. Envision reminded residents of the financial preparedness along with the city's physical preparedness aspect of their 2019 workshops.

What are the Desjardins Financial Education Awards?

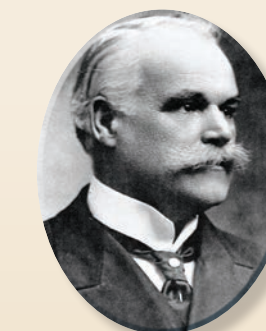
CUNA created the Desjardins program to recognize leadership within the credit union movement on behalf of financial literacy for all ages. Naming the award after Alphonse Desjardins emphasizes the movement's long-time commitment to youth. Besides founding the first credit unions in Canada and the U.S., Desjardins pioneered youth savings clubs and in-school "banks," known as caisses scolaires.

Eligible Activities

The recognition program considers all activities supporting the personal finance education of members and non-members, including, but not limited to, face-to-face teaching using proprietary materials and curricula, such as the NEFE High School Financial Planning Program® (HSFPP), as well as financial literacy leadership efforts.

"Through this partnership with Envision, City residents are educated with the information they need to make informed, thoughtful decisions that help them prepare financially for disasters, thus reducing the financial impact of disasters on their families. The City is grateful for the partnership with Envision and hopes to continue this relationship for many years to come."

Kilisha Fain
NEIGHBORHOOD AFFAIRS
Parks, Recreation and Neighborhood Affairs, City of Tallahassee



Alphonse Desjardins
May 1841 – June 1912

He was born in Terrebonne, Quebec. He was a lawyer, journalist, businessman and politician. He owned a tile factory and participated in the founding of the Banque Jacques-Cartier, which later became part of the National Bank of Canada. He also served as a cabinet minister and Minister of Militia and Defence for two short periods. He became mayor of Montreal from 1893–1894.

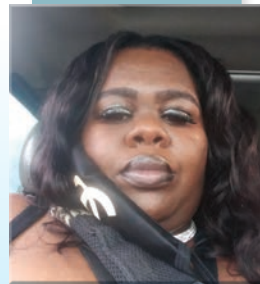


Keep on Winning!



Thank you to everyone who follows our Facebook page! Here are the winners for the

LUNCH ON US WINNERS



Shaneice

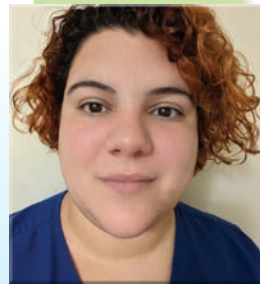


Shavon

These winners won \$20 for lunch at a local restaurant because they used their debit card.



Sheri



Summer

DRIVE THRU WINNER



Connie
AUGUST



SWIPE, SIGN & WIN! WINNER



Jazmyine
AUGUST

YOU'RE A WINNER!

MOBILE DEPOSIT WINNERS

These winners won a \$50 VISA® gift card for using their mobile app to deposit their check.



Alicia



Joanna



Kara

For Our Members!

HOME EQUITY LINE OF CREDIT



Envision your future with our Interest Only HELOC and for a limited time, enjoy no closing costs and an introductory rate of **1.99% APR*** for the first 12 months (as low as 3.99% thereafter)!

For details, visit: www.EnvisionCU.com/HELOC

**APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 with a minimum initial draw amount of \$10,000 and \$1,000 thereafter. Pay interest only for the first 10 years of this variable-rate home equity line of credit. After the interest-only period, you have up to 10 years to repay the balance. During the draw period (first 10 years) you can make advances, repay and advance again as needed. Your rate and credit limit will be determined based on individual creditworthiness. Verification of income may be required. This offer is limited to owner-occupied, single-family dwellings and is not valid for rental properties, cooperatives, mobile homes or residential lots. Property insurance is required. If the property is located in a Special Flood Hazard Area we will require you to obtain flood insurance. Maximum loan amount is determined by the amount of equity in your home, based on appraised value. The APR includes interest only and no other costs and is based on the value of an index (the Prime Rate published in the Wall Street Journal) and could change at any time. We will use the most recent index value available to us as of the 15th of the month preceding each rate adjustment. To determine the APR which will apply to your account, a margin will be added to your current index rate. Most home equity loans qualify for tax deductible interest. Consult your tax advisor for details. In no event will the regular Annual Percentage Rate be less than 4.25% or more than the lesser of 18% per annum or the maximum rate allowed by applicable law. Borrow up to 80% of appraised value or 100% tax assessed value for promotional rate for Home Equity Line of Credit. 1.99% introductory promotional APR available for A+ credit tier (730 or above) for 12 months after the loan is funded. At the beginning of the thirteenth month, your regular rate will go into effect. Minimum monthly payment may change as a result of rate change or outstanding loan balance. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. Home Equity and Mortgage products and interest rates are subject to standard underwriting criteria, Loan to Value limitations, lien position, property use and location. Envision Credit Union reserves the right to add any closing costs advanced on your behalf to the balance of the loan if the account is closed within three (3) years. Closing cost does not include Title Insurance, Appraisal, or Survey (if required). Consult your Home Loan Officer for Details. Envision Credit Union NMLS# 506298.



HELOC 060120



RELAX IN YOUR DREAM HOME

Our hometown lending team is here for you! We will help you find the home of your dreams, at a rate that you couldn't imagine. Please contact us for all your hometown home loan needs!

Envision Credit Union provides an array of mortgages with some of the most competitive rates available today.

Mortgages – Access an array of options with competitive rates:

HomeAdvantage™ – Choose one of our realtors and register to earn a rebate

Home Equity – Tap into your home's equity with a loan or line of credit

FastForward Mortgage – Flexible terms that help you pay off your mortgage before retirement



NMLS #506298

Please give us a call for all your hometown home loan needs!

Debbie Sullivan
Mortgage Loan Originator
DSullivan@envisioncu.com
Work: 850.942.9000 ext 4712
Cell: 850.980.4914
NMLS #922093



Shannon Wood
Mortgage Loan Originator
SWood@envisioncu.com
Work: 850.942.9000 ext 4711
Cell: 850.241.2971
NMLS #327957



www.EnvisionCU.com/HomeWorks



Get excellent service from a live Teller from the comfort of your car. In our Drive Thru with Live Teller, you can complete the following tasks (No debit card needed):

- Balance Inquiries
- Adding ID's
- Cash exchange for members
- Deposits
- Withdrawals
- Transfers
- Credit Card Payment
- Loan Payments
- Mortgage Payments
- Check Ordering

The Drive Thru with Live Teller is available at Appleyard, Hansell, Downtown, Chattahoochee, Lake Jackson, Marianna, Parkway, Quincy West Jefferson, and Liberty! Stop by and experience it today!

Drive Thru with Live Teller Hours

Monday – Saturday
7 am to 7 pm EST

For more details, visit www.EnvisionCU.com/drivethru

Drive Thru with Live Teller



Don't have the time to stand in line for a teller? Head to our drive thru to experience interacting with our Video Tellers! Get excellent service from an actual Teller from the comfort of your car. Just touch the screen to connect with a Video Teller!

For more details, visit: www.EnvisionCU.com/DriveThru

Mobile Deposit



Envision's convenient Mobile Deposit enables you to deposit paper checks in your accounts without visiting one of our branch locations. Simply download our Mobile Banking app and you're on your way.

For more details, visit: www.EnvisionCU.com/mobiledeposit

Direct Deposit



Talk to your employer about changing where your paycheck is going. Enroll in Direct Deposit today through your employer.

uChoose® Rewards



With your Envision Credit Union Visa® Debit Card, you earn uChoose® Rewards points every time you swipe and sign. Then, redeem your points for anything of your choice from a huge online rewards catalog.

For more details, visit: www.EnvisionCU.com/uchoose

Bill Pay



This convenient, secure service helps you manage your finances by providing a more efficient way to pay your bills. New users would simply follow the short registration process, fill out the BillPay application, and accept the disclosure.

For more details, visit: www.EnvisionCU.com/BillPay

eStatements



Skip the paper statement! With eStatements you are able to get faster delivery, reduced clutter, and enhanced security! Every time a notice or monthly statement is ready, you'll get an email reminder. Opt-in today!

For more details, visit: www.EnvisionCU.com/eStatements

eBranch



Managing your money is easier than ever with Envision's eBranch. Pay your bills, deposit checks, monitor your accounts, transfer funds and more from your computer or phone when it is convenient for you.

For more details, visit: www.EnvisionCU.com/ebranch



ENVISION RECEIVES LCSU GRANT!

After receiving a \$6,500 grant from the Southeastern Credit Union Foundation for our support of local businesses during COVID-19, we wanted to give back again. Help us congratulate the lucky businesses that you helped to nominate – each received a \$500 grant! And thank you to all our members who shopped local on November 28th, which was Small Business Saturday.

- The American - Bainbridge, GA
- Burrito Boarder - Tallahassee, FL
- The Crum Box Gastgarden - Tallahassee, FL
- Gaines Street Pies - Capital Circle - Tallahassee, FL
- Miss Kitty Feline Sanctuary, Inc. - Thomasville, GA
- Northside Seafood Restaurant - Chattahoochee, FL
- Reeves Gifts Jewelry & More - Bainbridge, GA
- Rutabaga Cafe - Chattahoochee, FL
- S&B Quality Cleaning - Monitcello, FL
- Southern Craft Creamery - Marianna, FL
- Sweet Beans Coffee House - Marianna, FL
- Sweet Cacao Chocolates - Thomasville, GA
- Tasty Pastry Bakery - Tallahassee, FL

LOVE MY CU REWARDS!



Your Envision Credit Union membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:



Up to \$15 off TurboTax® federal products!



Trusted protection at true savings with the TruStage® Auto & Home Insurance Program.



Members get a free home security camera plus 2 free months of 24/7 professional monitoring (\$150 value) with the purchase of a new SimpliSafe® security system.



Financial Lock® An identity is stolen every 2 seconds. When it comes to identity theft, it pays to be prepared. Members save 30% on premium identity protection from Financial Lock.



Car maintenance doesn't have to break you. With CarAdvise® you're back in control of your car's maintenance needs. Envision members will never pay retail again. Save an additional \$10 off your first booked service!



Save 40% on a 1-year membership!



Calm is the #1 App for sleep and meditation. You can save \$40 off an annual subscription.

Stay in touch and *follow us on social media!*



AVOID SCAMMERS & PROTECT YOUR INFORMATION!

Protect yourself and your information from fraud. Fraud has become increasingly common and scammers are cleverer than ever before with the help of new technology. That's why Envision takes every precaution in helping our members avoid fraud. Check out these tips from your Envision family to help you stay aware and informed.

- Pick a strong password, keep it secure, and change it frequently.
- Do not share your personal, banking, or credit card information with people you don't know or trust.
- Use multi-authentication for account logins and avoid using the same passwords for multiple websites
- Download the **Card Valet** app to monitor your debit card transactions.

For more information visit www.EnvisionCU.com

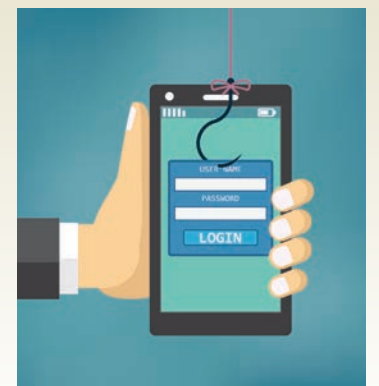


WATCH THE CARDS IN YOUR WALLET WITH THE PHONE IN YOUR POCKET!

Now it's easy to keep an eye on the cards in your wallet with the phone in your pocket. With Card Control, you'll save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket. Here are some of the things you can do with this service:

- Lock and unlock cards with a few taps on your smartphone
- Get real-time notifications when your card is used
- Restrict transactions to your personal preferences
- Set security preferences to match your spending habits for every debit card
- Set spending limits for every transaction
- Download **Card Control** for free from your phone's app store.

For more information visit www.EnvisionCU.com





envision[®]
credit union

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

LOANS WITH

90-Day No Pay!

Whether you're in need of a new vehicle, help paying bills, or money for an adventure, we are here for you! Get approved for one of the following eligible loans and don't make a payment for 90 days!

It's easy!

- Auto Loans
- Lifestyle Loans
- Motorcycle Loans
- Recreational Vehicle Loans
- Farm/Equip Loans
- Boat Loans

For details visit www.EnvisionCU.com

*loans NOT eligible for this program include: Mortgage Loans, HELOC, Home Equity Loans, Fast forward, Credit Cards, Extra Credit, Extra Credit at Work, Short term, Fresh Start, Holiday, Back to School. 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. You will not need to make payments for 90 days; interest will accrue on your loan balance during these 90 days. Negative amortization will occur during the first 90 days. Negative amortization will increase the amount you owe under the loan agreement. If you have GAP Insurance associated with your loan, your GAP insurance coverage only includes up to 6 skips and/or delinquent payments. Except as modified by this program, all loan terms and conditions remain in full force and effect.

