



BACK TO SCHOOL & BACK TO SAVINGS!

WHAT'S INSIDE:

- *Where You Bank Matters*
- *Merger Update*
- *New School Year, New Savings Plans*

PRESIDENT'S LETTER

WHERE YOU BANK MATTERS!

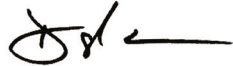
"Where You Bank Matters!"

This is a message you will hear from us going forward and here's why. As a financial cooperative, we believe that not only is it our job to provide you with the best financial products and services, but also our mission to serve the communities we all work and live in.

We accomplish this by working WITH you. Being a member of Envision is not only a great value for you, but you also contribute greatly to the needs of the community when you have your deposit accounts with us, swipe your Envision card for purchases, and borrow from us for your auto, mortgage, and home equity loans. I am proud to say that, as a member, you have received over \$2.5 million in valuable rewards, AND you have given back more than \$1 million to community endeavors such as teacher grants, our Swipe for Schools backpack food program, the Best and Brightest scholarships, and many more.

I sincerely hope that you are as proud of the work we are doing together as I am. Wouldn't it be great if we could do more? I am confident we can! Thank you for your continued support of Envision. Together, we are doing great things!

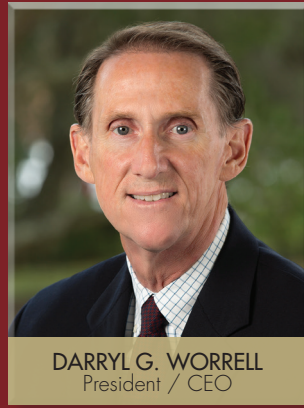
Sincerely,



Darryl G. Worrell
President/CEO

TOGETHER WE'RE BETTER!

The team at Envision Credit Union is proud to announce our official merge with Rose City Federal Credit Union. We are excited to deliver our services to our new members in Brooks, Grady, Mitchell and Thomas counties, Georgia. Coming November 2017, current members will have access to new financial center locations in the South Georgia area.



DARRYL G. WORRELL
President / CEO

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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

NEWS AND ANNOUNCEMENTS

1ST MEMBERS INSURANCE GROUP

Have you ever found yourself in a major life event that put a huge dent in your savings account? Or one that you were so unprepared for that you are still recovering from the financial devastation it caused?

Have you heard of 1st Members Insurance Group? It's been one of our best kept secrets, and about time you discovered this gem of a resource available to you!

Founded in 2005, 1st Members Insurance Group has worked to provide financial planning and retirement services to the communities and members of Envision Credit Union. 1st Members makes sure you are covered through life's important moments. We are here to help you answer vital questions and help prepare you for life's twists and turns. The same trusted advisors that you work with in our financial centers, for all of your banking needs, are the same experts that can help you consider additional coverage and financial planning needs for your future and peace of mind.

From fixed annuities, life insurance, auto insurance to homeowner insurance and more, 1st Members offers a variety of additional financial planning options that you've been putting off looking into...until now. Don't wait for life to happen to start planning. Contact us today for more information and a free quote. You'll be glad you did.

For more information visit us at www.EnvisionCU.com/1stMembers or contact Pati Abel at 850-942-9000x3115.



FARMEQUIP



Farm equipment financing and leasing can be costly. **FarmEquip offers convenient and affordable financing for your residential or commercial equipment***. Save time and money and focus on what matters most.

For details visit www.EnvisionCU.com/FarmEquip

HELP TO FARM YOUR DREAM FARM EQUIP LOAN

*For purchases of equipment only, no refinances. Minimum loan amount is \$5,000 and not to exceed \$50,000. Minimum monthly payment is \$100. Terms of up to 84 months are available. All rates and terms are based on credit analysis and loan to value of collateral is determined using Envision Credit Union's collateral criteria. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice.



GETTING BACK TO SCHOOL

HAPPY ANNIVERSARY, EDUCATOR OFFERS, AND MORE ...



Happy Anniversary To Our Swipe For Schools Program! Four years ago, Envision Credit Union made a commitment to the Second Harvest of the Big Bend's Backpack Program to donate five cents for every swipe of an Envision debit card, up to \$10,000. The Backpack Program provides backpacks full of food to students who receive free or reduced lunch on Friday so that they can have nutritious meals for the weekend. Second Harvest also provides easy to open food and drink cans for the student, so that they can enjoy a meal even if no adult or parent is available to assist them. By choosing Envision Credit Union, you are giving back to the community. This is one of the many reasons why Where You Bank Matters.

IN APPRECIATION OF EDUCATORS

At Envision Credit Union, we value the role educators play in every student's life. In an effort to show how much we appreciate all of your hard work and dedication, Envision offers many perks for educators.

- 1% APR Discount on qualified loans
- Classroom Grants
- Six months with no payments on auto loans

For a limited time only, Educators (including all school-related employees) can earn a 2% APR rate discount* on qualifying loans from August 1st through October 31st! Now, check out these and other great offers for educators at www.EnvisionCU.com/Educators. This is just one of the many reasons that Where You Bank Matters.

*APR: Annual Percentage Rate. 2% Rate Discount is based on 0.50% Standard Educator Discount, 0.50% Auto Pay Discount and a limited time Educator Bonus Discount of 1.0%. Standard discount for educators is 0.50%. Not all loans are eligible to receive the discount. The following loan types are eligible for the program: auto loans, motorcycle loans, boat loans, RV loans, Lifestyle loans, Short Term loans, Fresh Start loans, and Extra Credit loans. Discount does not apply to promotional rates. Cannot be combined with any other promotion or discount. Offer is only valid on new loans and cannot be used to discount current or existing loans. Offer ends October 31, 2017 but may end at any time without prior notice.

OUR SUMMER GRANT WINNERS

Each quarter we offer six \$500 grants to deserving educators in our community. **Congratulations to the following educators for winning a \$500 Summer Grant through our Classroom Grant program.**

To apply for a Fall Grant, visit EnvisionCU.com/Envision-Classroom-Grants.

We offer special perks for educators year-round. Visit EnvisionCU.com/Educators to learn more. Next grant submission period is August 21st through September 22nd.

Heather Light
School of Arts and Sciences

Mis' Shaylanqua Lakei Smith
Conley Elementary

Katelin Clark
School of Arts and Sciences
on Thomasville Road

Cheryl Frazier Boldt
Kate Sullivan Elementary

Randy Baez
DeSoto Trails Elementary

Katherine Chitty
W.T. Moore

BUDGETING FOR BACK TO SCHOOL

According to the National Retail Federation's annual survey, parents will spend \$670 to prepare just one child for school this year.

This Back to School season, save time and money with these quick tips:

- Go through your kids' closets and make a list of what you actually need to buy. This will help avoid impulse buys once your excited student gets in the store.
- While you're in the closet, take out anything your child has outgrown or won't wear again. There are many consignment shops around town that will give you a little extra cash in exchange for gently used items. Anything else can be taken to a charitable thrift store to give you more closet space.
- While you're at the thrift store, see what you can find! Many old school uniforms can be found among the racks. Help your budget while helping the community.
- Capitalize on Back to School sales. Items that are on sale now tend to skyrocket in the off-season.
- Comparison shop online so you can save money and time.

We hope these tips were helpful as summer comes to a close. Let us know where you found the best deals with [#BackToSchoolSavings](#) on our Facebook page!



Don't forget to SWIPE & SIGN your debit card when you shop to earn your reward points!

Back to School shopping is a great time to practice budgeting skills with your children.

Budgeting is a valuable life skill that promotes financial wellbeing, and encourages the practice of basic math skills that students use every day. The sooner they learn, the more they can earn over the long term. By planning ahead, your family saves time and money and avoids impulse buys. Check out this sample Back to School budget, and visit our Facebook page to tell us which item you saved the most on with [#BackToSchoolSavings](#).

Item	How many do we have at home?	How many do we need?	Do we NEED it, or just want it?	Budget	Cost per item	How many CAN we get?	How many SHOULD we get?
Backpack	1	2	Need	\$20	\$20.00	1	1
Notebooks	3	6	Need	\$10	\$2.00	5	3
Pencils	10	12	Need	\$1	\$0.25	4	2
Glitter pencil pouch	0	1	Want	\$5	\$7.00	0	0

OUR MEMBERS KNOW

SAVING HAS NEVER BEEN EASIER!



Envision offers a variety of savings options tailored to meet your individual financial goals. Whether it's starting an education fund for your children, saving for a vacation, or preparing for retirement, we have the perfect savings account for you. Saving for multiple goals? Personalize each savings account with a custom name so that it's easy to keep your eye on the prize.

Check out some of our savings options:



Special Savings Account

With our Special Savings Account, you'll maintain easy access to your money while earning interest back! Open an account with just \$100 and enjoy up to 3 free withdrawals per month.



Coink Savings Account

We'll turn your nickels and dimes into dollars in no time! Every time you use your Visa Debit Card, we'll round up to the nearest dollar and transfer the difference to your Coink Account.



Vacation Club Savings Account

Start saving for your next big trip with our Vacation Club Saving Account and you'll have more time to relax knowing your expenses are covered. Make it easy with automatic deposits and take advantage of free withdrawals June – August.



Holiday Club Savings Account

Save throughout the year so you can stress less during the holidays. Our Holiday Club Savings Account helps you save for gifts and travel with automatic payroll deposits and free withdrawals during November and December.



Looking to grow your money even more?

Now is the time to earn big with our Certificate Plus account! Transferring your savings into a CD can help you score a larger return on your investment. For a limited time only, open an account with a minimum of \$5,000 and receive a guaranteed 1.35% APY.



Visit EnvisionCU.com to learn more about our personal savings and investment accounts, or set up an appointment with an Envision representative to talk through the best option for you.

OUR MEMBERS KNOW

WHERE YOU BANK MATTERS!

At Envision, our members are like family! Check out these testimonials from some of our many happy Envision members.

"In a nutshell, Envision Credit Union is one of the BEST credit unions in the state of Florida. They treat their employees and clientele like family. I certainly highly recommend Envision Credit Union for all your banking needs. They're working hard for their customers!" – JILL NOLAN

Great customer service. I have been with Envision over 20 years. Twice they caught fraud on my account

"Envision Credit Union caught fraudulent activity on my debit card today and put a stop to it before I was even aware it happened. Cindy with card services provided great customer service and walked me through the process. Very happy with the service I got from Envision today.

Thank you!!" – GERNETT ROGERS

HOME EQUITY



With Envision's Home Equity Line of Credit, you can use the value in your home for your own goals. HELOCs have quick turnaround time, no closing cost options, and up to 90% financing. And for a limited time, Envision offers an interest-only option with a promotional rate of 1.99%* for 12 months! Apply online or with a lending specialist in centers today to make your dreams a reality!

GET YOUR DREAMS DONE.

HOME EQUITY LINES OF CREDIT

*APR: Annual Percentage Rate. Minimum Loan Amount is \$10,000 with a minimum initial draw amount of \$1,000 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.

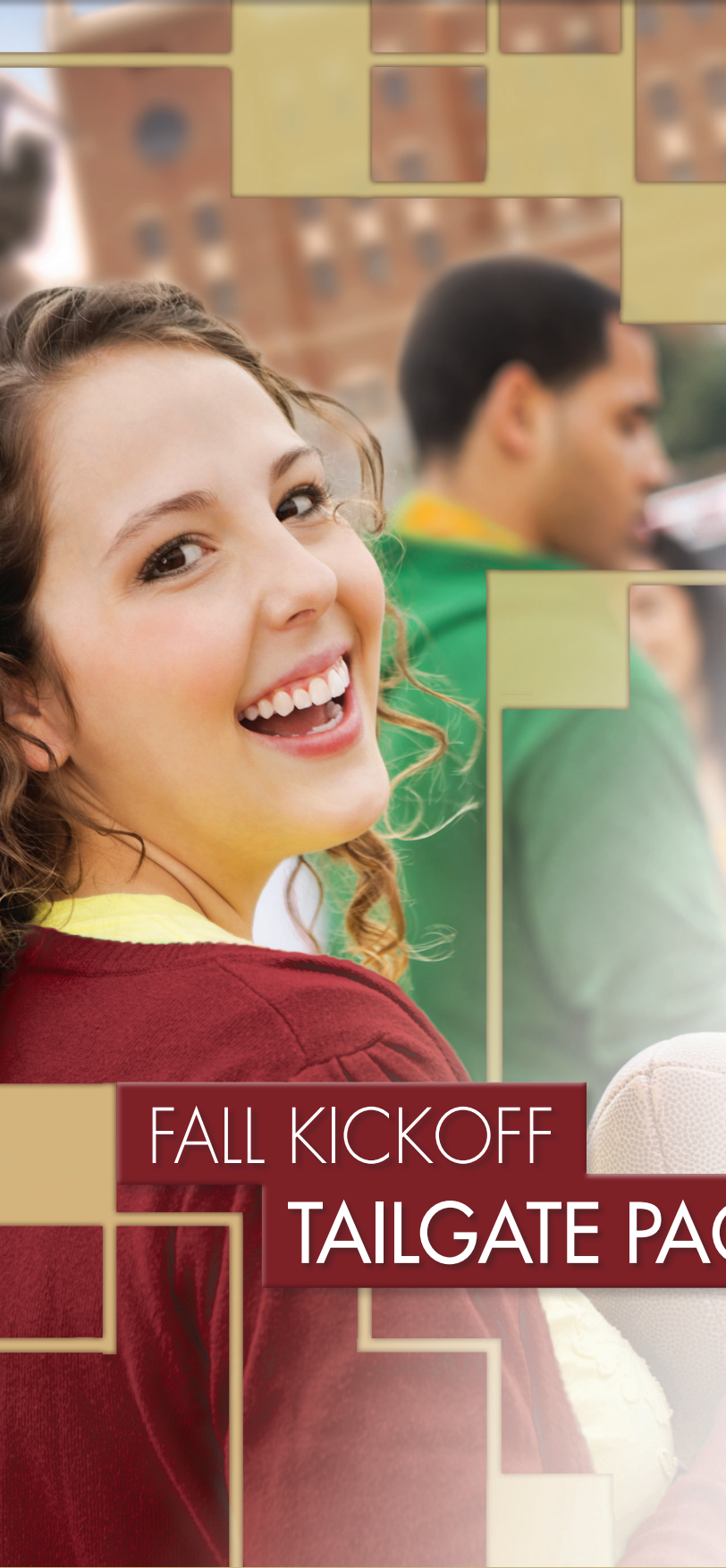


AUTO LOANS



envision®
c r e d i t u n i o n

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



When you finance your auto loan at Envision August 1st through September 30th, you'll be entered to win a **Fall Football Tailgate Package!*** Enjoy low rates, flexible terms, and fun for everyone!

FALL KICKOFF

TAILGATE PACKAGE GIVEAWAY!

*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 October 1, 2017. 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 funded August 1, 2017 thru September 30, 2017 with a minimum loan amount of \$10,000 are eligible.

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Apply online at www.EnvisionCU.com/FallKickOff