

engage

THE NEWSLETTER FOR MEMBERS OF
ENVISION CREDIT UNION

FALL 2015



SOLUTIONS TO FIT YOUR LIFESTYLE

WHAT'S INSIDE:

- *FastForward Mortgage*
- *New Lending Application Portal*
- *Coming Soon— Apple Pay™!*

WFSU SUPER WHY CAMP



On Monday, July 13, 2015, Chattahoochee Elementary School students participated in a WFSU camp featuring TV show characters from the popular show *Super Why*. The purpose of the program was to assist students with overcoming learning gaps and prepare them for the next grade level.

Parents brought students to the Envision Credit Union sponsored event where they watched an interactive episode of the show and participated in lesson plans and activities tailored to increase their critical learning skills. The program lasted two weeks and was successful in its efforts to advance students and teaching them the fun in education.



TALLAHASSEE PANAMA CITY

OUR 2015 HOLIDAY SCHEDULE

For 2015, there are a few more holidays that our offices and drive thru locations recognize and our offices will be closed to our members. Fortunately, Envision Credit Union members will still have access to our Smart Deposit ATMs, eBranch online and our eMobile app. Listed below is the holiday schedule for the remainder of 2015:

Monday, September 7: **Labor Day**

Monday, October 12: **Columbus Day**

Wednesday, November 11: **Veterans Day**

Thursday, November 26 – Saturday, November 28: **Thanksgiving Holiday**

Friday, December 25 – Saturday, December 26: **Christmas Holiday**

PRESIDENT'S LETTER

"WE'RE HERE TO HELP!"

Your credit union is here when you need it! As students, teachers and parents head back into the school year this fall, we know that while it is exciting, it will also be very busy and expensive. Envision offers a wide range of ways to help you afford what you need without any extra headache or time away from what is really important to you.

Lifestyle Loans – Getting everything you need to go back to school is not as simple as buying some notebooks, folders and pencils these days. If you need a new computer or tablet, this is a great way to do that without breaking your budget. Or take advantage of the kids being in school again to start or finish a new project around the house.

Mortgage Loans – Rates are expected to rise! Whether you are looking for your first home, need more room for a growing family or will soon be retiring, Envision has options for you. Not only do we offer great rates on mortgages and great products like our Fast Forward Mortgage, Home Equity and Home Equity Lines of Credit, we also offer the HomeAdvantage™ program to help you find a realtor you can trust and save you even more money.

Auto Loans – New models are here and looking better than ever! If you are considering buying a new or used car, make Envision your first stop. We also offer warranties to help protect your investment, and our Auto Advisor can help you find the car you want at a price that fits your budget. We can get you moving for less.

You can apply for any of these loans through our new loan application portal online or on your mobile device. Whatever you need, YOUR Credit Union is here to help you achieve it. Thank you for your support and valued membership.

Sincerely,



Darryl G. Worrell
President/CEO



DARRYL G. WORRELL
President / CEO

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For information on Financial Center
Locations, Hours, and Services
Visit www.envisioncu.com
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298



YOUR FAMILY CAN SAVE WITH THE SPRINT CREDIT UNION MEMBER DISCOUNT



Sports equipment, college savings, movies, and more! It can be expensive to be a parent these days. Save where you can and get a break on your family's monthly data service with the **Sprint Credit Union Member Discount**. Just for being a member, your family can save in these ways:

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Have your **activation fee on new lines, waived** (\$36 savings)
- Have your **upgrade fee waived** (\$36 savings)
- Mention **Corporate ID: NACUC_ZZM**

With everything you're already paying for, the Sprint Credit Union Member Discount offers you some savings! Visit LoveMyCreditUnion.org/Sprint to learn more today.

HOME LOANS

LENDING CENTER SOLUTIONS



Now is a great time to buy a home – rates are still low and the market is filled with great values. Whether you are a first-time home buyer or looking for a product to help you pay off your mortgage faster, our **HomeWorks® – Home Lending Center** has the solution.

OUR HOME ADVANTAGE™ PROGRAM

With our **HomeAdvantage™** program, we partner with CU Realty to give you access to resources to help you find the perfect home, with the perfect financing options. When you register for the **HomeAdvantage™** program, you'll get access to a home Multiple Listing Service, similar to those realtors use, so that you can browse for available homes in the market on your schedule. The **HomeAdvantage™** network of reliable real estate agents gives you peace of mind that you will be working with high quality professionals that know our area and provide high quality service – service that you've come to expect from your Credit Union.



HOME EQUITY LOANS & HOME EQUITY LINES OF CREDIT

If you're looking to get the most out of your home's value, you should check out our **Home Equity Loans** and **Home Equity Lines of Credit**. We make getting a Home Equity simple and affordable. With a quick application process and low rates, you'll be able to save money while getting the cash you need for any worthwhile purpose.

INTRODUCING FASTFORWARD MORTGAGE



Whether you're preparing for retirement or just looking to pay off your mortgage early, our **FastForward Mortgage** can help you refinance your mortgage down to terms of less than 10 years. Take advantage of low rates and flexible terms to help you achieve your financial goals faster.

LIFESTYLE LOANS

PEACE OF MIND FOR LIFE'S SURPRISES



The smaller purchases in life are often the biggest financial burden. Our Lifestyle Loan was created to give you the relief you need.

Envision wants to reduce your financial stress by providing products and services that are easily tailored to fit your budget and lifestyle and to provide you, our member, with the peace of mind you need for life's surprises.

Envision's Lifestyle Loan is a flexible, unsecured personal loan with a competitive interest rate that you can use for any purpose. When you need to borrow \$1,000 up to \$50,000, Lifestyle Loans can be used to purchase a new computer, home appliance, make needed repairs, and other necessary purchases.

We understand that a broken air conditioning unit in your home during the summer heat is far from ideal, but can constitute an emergency if you are not prepared. Avoid a financial emergency with quick and easy financing. Apply online by visiting our website at www.envisioncu.com or apply through our new mobile app, eMobile, available on both Android® and Apple® devices.

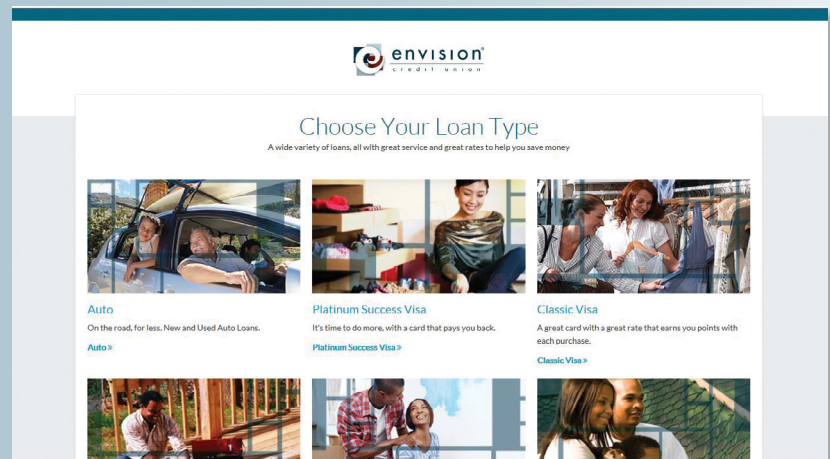


NEW LOAN APPLICATION PORTAL

Continuing to provide you with the best electronic services, we are pleased to introduce a new loan application portal!

Featuring a cleaner look and feel, our new loan application allows you to read more information about your loan right from the portal. With easy navigation, to match our new website, you can take advantage of our great loan rates on the website or on-the-go through our mobile app!

Visit www.envisioncu.com today to tour the new loan application portal and apply online today!



AUTO LOANS

PAYMENTS ON PAR WITH YOUR BUDGET



At Envision, we strive to bring our members the best products and services at rates that are competitive and affordable. We offer you a lending experience tailored to your needs. We take pride that our lending products are some of the best in the community and give you not only what you deserve, but service that you can count on. With the convenience of a local credit union paired with great service, our Auto Loans are no different!

"I was worried that I wouldn't qualify, but Envision worked with me to get the loan I needed at monthly payments I could afford. The entire auto loan process was easy from start to finish and I never felt like I didn't know what was going on or what to expect. Thank you!"

– *Tabitha G., member since 2014*

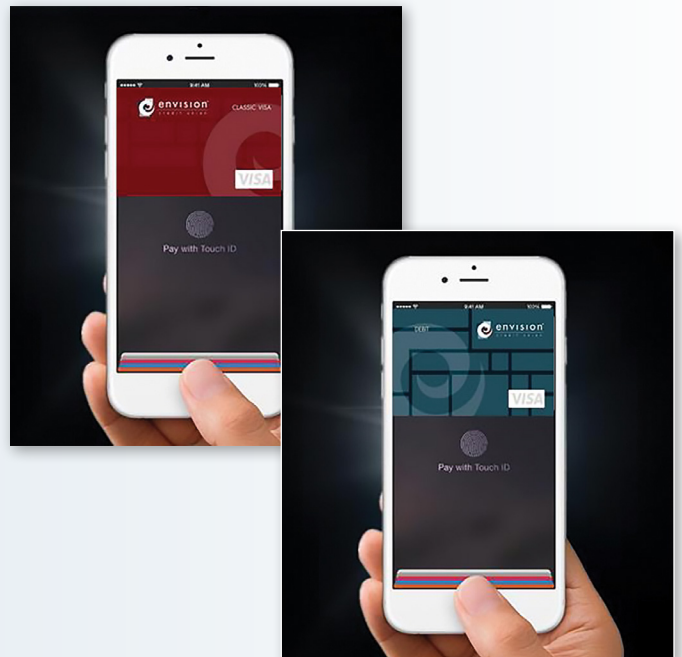
Whether you are purchasing a vehicle or refinancing your existing high rate, Envision offers competitive repayment options with rates as low as 1.79% APR* for up to 36 months. By financing your Auto Loan with us, you will experience lower monthly payments and rates designed to fit right into your budget. Apply online or visit our website at www.envisioncu.com for more information.

PAY THE NEW WAY WITH APPLE PAY™



Are you wondering when Apple Pay™ will be coming to Envision Credit Union? We are excited to announce that Apple Pay™ will be here in September!

Look for the "Apple Pay™ Accepted Here" graphic at your favorite merchants and easily pay with your Envision Credit Union VISA Credit or Debit card. Hover your phone over the card terminal and use the touch ID feature on your iPhone®. You can also use Apple Pay™ on both iPad mini™ 3 and Apple Watch™. Carry your Envision funds with you wherever you go in both your wallet and on your phone. Visit www.envisioncu.com for more information about Apple Pay™—coming soon to Envision Credit Union.





Thank you, to our members who have helped raise the maximum contribution of \$10,000 to make our Swipe for Schools campaign successful. Swipe for Schools allows us to donate five cents back to Leon County Schools, up to \$10,000, with every swipe of an Envision Credit and Debit Card. The second year of our Swipe for Schools initiative has come to a close and was just as successful as our first. During the 2014-2015 school year we were able to donate \$10,000 to America's Second Harvest of the Big Bend to benefit the Backpack Program.

The Backpack Program assists students in the Big Bend area who receive free or reduced lunches. Through the Backpack Program, each student receives a backpack on Friday filled with food to ensure they have meals for the weekend. The backpack helps the student by reducing their mental stress and allows them to focus on their educational needs. 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.

Due to the continued success of our Swipe for Schools campaign, Envision Credit Union is pleased to announce that we have made a five year commitment to benefit the Backpack Program.

We are excited to kick off the 2015-2016 campaign and look forward to another successful year of supporting education. The more members that participate, the more money we raise for our local school districts to improve the educational experience of our students.

Stay tuned to our website at www.envisioncu.com/SwipeForSchools for updates about the program.

OUR SUMMER 2015 GRANT WINNERS

Congratulations to the following educators for winning a \$500 Summer Grant through our Classroom Grant program.

For more information about applying for a Fall 2015 Classroom Grant, visit www.SuccessForEducators.com.

Lizzie Alexander Massey

Astoria Park Elementary School

Julie Thomas

Fort Braden Elementary School

Jaime Gaskin Formato

Woodville Elementary School

Daniel Ring

Kate Sullivan Elementary School

David Ryan Snowden

Governor's Charter Academy

Patti McMullen

Buck Lake Elementary School

Katherine Chitty

Ruediger Elementary School



SALLY STEPHENS
Principal
Ruediger Elementary

SCHOOL INVOLVEMENT PROGRAM

For the past two years, the School Involvement Program gives employees of Envision Credit Union the opportunity to directly impact the education community by volunteering at a Title I school. **The school chosen for the 2014-2015 year was Ruediger Elementary School.**

"Our Envision team provided the strongest support our Ruediger students and teachers have ever received. Many children benefited from outstanding mentoring, which helped them tremendously both academically and socially. Family Nights, the Roadrunner Rally, the Ruediger Roundup, lunches and treats for teachers, classroom based events, last minute requests for help, [over 150] volunteer hours—our friends were here whenever we called, always willing to do whatever it took to make Ruediger the very best it can be. I cannot express how much we will miss them this year! Business partners just don't get any better than Envision!"

— *Sally Stephens, Ruediger Elementary School Principal*

The students and staff benefited from receiving help for various activities and tutoring needs. Thank you Ruediger Elementary School for allowing Envision Credit Union and its employees to continue to support education since 1954!



envision[®]
credit union

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With every swipe of an **Envision Credit** and **Debit Card**, five cents will be donated to America's **Second Harvest of the Big Bend** in support of the **Backpack Program** for area schools up to \$10,000.



SWIPE

FOR SCHOOLS

For more information, visit: www.envisioncu.com/SwipeForSchools