



SUMMER DESTINATION FINANCIAL SUCCESS!

WHAT'S INSIDE:

- *Exciting News and Announcements*
- *Summer Travel Tips*
- *New Home Equity Offer*

PRESIDENT'S LETTER WHERE YOU BANK MATTERS

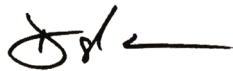
Every year I have the opportunity to speak at the **Best and Brightest** awards ceremony. And every year I swell with pride when I tell the crowd that, as a financial cooperative, we are achieving our goal of providing great products and services, while also focusing on serving our communities.

After the this year's ceremony, I had several conversations with people who thanked me for supporting this worthwhile cause, and asked me about banking at Envision. I must tell you that I get excited when given the opportunity to relay that we are a financial cooperative that provides not only a great personal value to our members, but also a great value to our community. When I share that **our products and services equal or beat any other financial service providers**, I usually get a response of "I didn't know that!" Then when I tell them that, **over the past seven years, our members have received over \$2.5 million in direct rewards and cash back**, I get a look of amazement. Then, finally, when I share that **we have also donated more than \$1.5 million back to our communities' neighborhoods to support education initiatives and other community programs**, I first get a look of disbelief, then most often a big smile (and sometimes a thank you).

And to existing members, I want to thank those of you who utilize the credit union to its fullest. You are capitalizing on all of the great benefits and rewards we have to offer. I ask those of you who do not to please consider all of the value that your credit union can provide. And I hope that, like these people, you smile when you see what together we are doing in our communities. And when I say together, I mean that! Envision can't do what we do without your business membership and support.

I know that you have a choice of for where you bank. As a cooperative, we can achieve great things by all of us working together. Thank you for choosing Envision Credit Union as your financial partner. My sincere hope is that you are using your membership to its fullest and that, like me, you believe that **"Where You Bank Matters"**.

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 EnvisionCU.com
or Call (850) 942-9000
or Toll Free (800) 824-3894
NMLS #506298

NEWS AND ANNOUNCEMENTS

GROWING TOGETHER!

Envision Credit Union is excited to announce a potential merger with Rose City Federal Credit Union out of Thomasville, Georgia. We will still be Envision Credit Union and our membership can still expect great products, services and support from

all of our locations. A merger with Rose City would expand our opportunities and our service area with two new branches in Georgia!

1ST MEMBERS INSURANCE GROUP



Founded in 2005, 1st Members Insurance Group has worked to provide financial planning and retirement services to the communities of Chattahoochee, Quincy, Marianna and Bainbridge. Together with Envision Credit Union, 1st Members is proud to expand our service to include all communities served by Envision. 1st Members makes sure you are covered through life's important moments. We are here to help our members answer the important questions and prepare for life's twists and turns.

Set up your free evaluation today!

Phone: (850) 942-9000 Ext 3115 • Email: 1stMembers@EnvisionCU.com

AUTO LOANS

With rates so low, a summer road trip has never been more affordable!

Whether you want to travel light in a coupe, or need something bigger for the whole family, Envision can get you on the road to summer vacation faster! Come to Envision for an affordable, reliable new car! Road trips really are better together!



LIFESTYLE LOANS



With rates as low as 5.99%, our LifeStyle loans can be used for just about anything!

Whether you need new suitcases for your summer vacation, or some new furniture for your summer stay-cation, Envision's LifeStyle loan can help you get to your paradise sooner. And with our automatic direct deposit payment system, you won't have to take a break from your time on the lake, or stop the splashin' to bring your cash in. You can get it all done while you soak in the sun. Stop in for a LifeStyle loan on your way out of town today!

*APR: Annual Percentage Rate. Minimum Loan Amount is \$1,000. Minimum monthly payment is \$100. Rates as low as 5.99% Annual Percentage Rate are available to qualified applicants who meet normal credit worthiness criteria; have a minimum credit score of 730. Extended terms of up to 84 months are available. All rates and terms are based on credit analysis. Envision Credit Union reserves the right to change the terms of or discontinue this offer at any time without notice. A \$3,000 loan at 5.99% Annual Percentage Rate for 24 months results in 24 monthly payments of \$132.95 each.

STAYCATION OR VACATION?

ENVISION'S GOT YOU COVERED THIS SUMMER!

HOME HOLIDAY

You don't have to stray far from home to enjoy your summer! Check off your to-do list and relish in some leisurely lounging—all from the comfort of your own abode. Summer is the perfect time to tackle that remodeling project you've been planning, get your finances in order, or explore homeownership dreams. No matter what your staycation plans entail, Envision's got the tools you need to relax and soak up the savings.

Finance more Fun in the Sun

New Home Equity Line of Credit Offer

Are you ready to take the plunge and install the pool of your dreams? Have the summer evenings inspired patio remodel plans? **With our new Home Equity Line of Credit, you can take advantage of 1.99% APR for 12 months and Interest Only payments for 10 years!*** Plus, no closing costs! Envision offers quick turnaround times, so you don't have to wait to get started on home improvements.

*For the full scoop, visit EnvisionCU.com/HomeEquity.

Summer School: Home Buying Workshop

At Envision, we believe education is key, and that extends through all facets of our business. Purchasing a home is a big deal, but it doesn't have to be difficult. Whether you're a first-time buyer or you're looking for your next home, we invite you to join us for a fun and informative **Home Buying Workshop**. We'll teach you everything you need to know.

Register today and you could win a \$100 Home Depot Gift Card when you attend. Sounds like an A+ to us.

Envision Credit Union – Auditorium

440 North Monroe Street

Tallahassee, FL 32301

June 17th

9:00 a.m. – 12:00 p.m.

Space is limited. RSVP here: EnvisionCU.rsvpify.com/ then visit EnvisionCU.com/RealEstateCenter for other home buying resources and programs.



STAYCATION

VACATION ESSENTIALS

If you're spending your summer on the move, Envision has all the tools you need to ensure a safe, worry-free vacation. Arrive to your destination ready to relax and unwind.



VACATION

Travel Checklist:

- Download our new Mobile App for travel alerts & banking on-the-go
- Notify Envision of your travel plans
- Take out cash from our ATMs
- Review your transaction history
- Open a Vacation Club Savings Account & enjoy free withdrawals all summer



Win Free Fuel* in 2017

This summer, we're making it a little easier to hit the road. When you pay at the pump with your Envision VISA Debit or Credit Card, you'll automatically be entered to win free fuel for the rest of the year! So grab your snacks, create your favorite music playlist, and let's pick a spot on the map.

For more information, visit www.EnvisionCU.com/FreeFuel.

Don't get burned by fraud!

An ocean breeze puts the mind at ease, and so does fraud protection. At Envision, we take the necessary precautions to avoid fraud. Our advanced account monitoring services allow you to spend safely and our dedicated team is on guard to anticipate and prevent security threats. If you plan to travel, notify Envision so we're aware that transactions will occur outside of your local area.

If you do suspect fraud, call our Fraud Center Services immediately at 866-518-0213.

*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 3.99% 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.

*All gas pump purchases processed as "credit" starting June 1, 2017 through August 31, 2017 are eligible. 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 around September 5th. For Official Rules, visit www.EnvisionCU.com/FreeFuel or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. Free fuel offer applies to Merchant Category Code 5542.



EDUCATION SCHOOL'S OUT!

LEON COUNTY ~ 2017 NIGHT OF CELEBRATION

On May 4th, Leon County Schools celebrated the area's top educators during the annual Night of Celebration event, where "everything was golden." Envision Credit Union is proud to sponsor this lively event teeming with teachers, administrators, and community members. This year, Envision donated more than \$5,000 in prizes to deserving educators in our area and thanks to our friends at Hotel Duval, we were able to provide a special VIP offer to all attendees...nearly 1,400 people! Kudos to all of the educators for their continued contribution to our school system and community. We appreciate you!



At LEFT ~ Springwood Elementary, from left to right: **Kathy Cantrell** - School Related Employee of the Year; **Dr. Christopher Small**, Principal; **Jessica Hooker** - Teacher of the Year (pictured ABOVE also).

BELOW
Carmen Conner,
Roberts Elementary
School, **Glenn Howell**
Teacher of the Year



OUR SPRING GRANT WINNERS!

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

Lisa Fernbach
Killearn Lakes Elementary

Holly Pursino
Canopy Oaks

Jannifery Funderburg
Canopy Oaks

Joseph Miller
Kate Sullivan

Katrina Roddenberry
RiverSink

Kimberli Cosner
Kate Sullivan

BEST AND BRIGHTEST SHINES AGAIN

Envision is honored to partner with World Class Schools of Leon County for the annual Best & Brightest Awards. Each year, high school seniors are eligible to receive scholarships for their service to the community and academic achievements. Since 2006, more than \$500,000 has been awarded to more than 1,497 students. We celebrated this year with a ceremony at the Ruby Diamond Auditorium. Congratulations to all of the Best & Brightest winners!

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

We offer special perks for educators year-round. Visit EnvisionCU.com/Educators to learn more.



UPDATE: SWIPE FOR SCHOOLS PROGRAM

Did you know every time you swipe your Envision Debit or Credit Card, we donate to Second Harvest of the Big Bend's Backpack Program? Thanks to you, this year we were able to provide \$10,000 in donations, allowing for more than 700 students to eat on the weekends. Keep swiping through summer!



2016

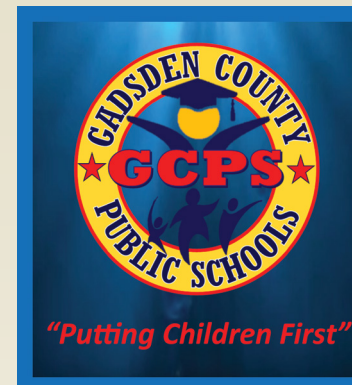
EDUCATOR DONATIONS



TOTAL INVESTMENT IN EDUCATION:
\$185,000

WE'RE HERE FOR YOU.
EnvisionCU.com/Educators

GADSDEN COUNTY EDUCATOR CELEBRATION



For the first time in the history of Gadsden County, Envision Credit Union and the Gadsden County School Board partnered to throw the first ever Gadsden County Educator Celebration! This inaugural celebration saw teachers from all over the county come together to celebrate another successful school year. Envision Credit Union is the premier sponsor of this event and made this night a truly memorable event for the educators of Gadsden County by donating over \$5000 in awards and prizes. Congratulations to all Educators in Gadsden County for their continued success both in and out of the classroom. We can't wait to be a part of this event for years to come!



Judith Mandela
James A Shanks
Middle School
Teacher of the Year



Maggie Conyers
West Gadsden High
School Related
Employee of the Year



Christopher Alford
Havana Magnet School
Rookie Teacher of the Year

DEBIT CARDS



envision[®]
credit union

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

WIN FREE FUEL FOR THE REST OF 2017!

This summer, simply pay at the pump as "credit" with your **Envision VISA Debit Card** and be entered to win **FREE FUEL*** for the rest of the year.

*All gas pump purchases processed as "credit" starting June 1, 2017 through August 31, 2017 are eligible. 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 around September 5th. For Official Rules, visit www.EnvisionCU.com/FreeFuel or call 850-942-9000 or send a self-addressed stamped envelope to P.O. Box 5198, Tallahassee, FL 32314. Free fuel offer applies to Merchant Category Code 5542.



For details, visit www.EnvisionCU.com.