



#### Georgia Locations:

1400 Shotwell St, Bainbridge 85 Liberty St, Thomasville 112 S Hansell St, Thomasville

## **Our Story**

More than 60 years have passed since just 10 Leon County school teachers founded Envision Credit Union. In February of 2016, we merged with FOCUS Credit Union, headquartered in Chattahoochee, FL. In August of 2017, we further expanded our mission and community involvement by merging with Rose City Federal Credit Union headquartered in Thomasville, GA.

What began as a modest attempt to match the savings needs of some members to the borrowing needs of others has become a full-service financial institution. We now serve more than 55,000 members at 12 locations across North Florida and South Georgia, and around the world via the internet.

Throughout our history, the outward, visible part of the Credit Union has changed, but the underlying principles remain the same – a not-for-profit, financial institution providing related services to members at the lowest possible cost. Read on to discover why you should make the switch today.

## The Envision Difference

Today, almost every financial institution offers free checking, free debit cards and low loan rates. Let's talk about what sets Envision apart from all the other guys:



Exclusive discounts for Educators



Debit card reward program like no other



Rate repricing for building credit



Community give back

# Our products & services support your financial goals.



COMPETITIVE RATES Envision offers low rates on loans and high yields on Certificates and Deposit Accounts. Be sure to ask us about our special Certificate rates and loan discounts or visit us online at www.EnvisionCU.com.



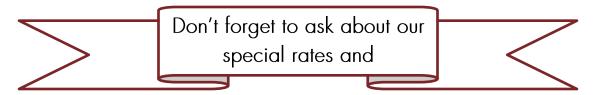
SAVING ACCOUNTS YOU WILL LOVE Whether you are saving for something special or a rainy day, we offer saving accounts that fit you perfectly.



MANAGING MONEY ON-THE-GO Managing your money is easier than ever with eBranch and Mobile Banking. Pay your bills, deposit money, monitor your accounts, transfer funds, and more from any device whenever it's convenient for you.

Learn more about our must-have products on the reverse side.

### Member Must-Haves



COMPLETE CHECKING With so many great features, it's the only Checking Account you'll ever need! Includes no minimum balance requirement, no maintenance fees, free VISA® Debit Card, Free Mobile Deposit, unlimited transactions, and more!

DEBIT CARD REWARDS Get rewarded for shopping or using your debit card to pay bills online. Earn points each time you swipe and sign your VISA® Debit Card and redeem for rewards like gift cards, cruises, electronics, concert tickets, travel, and more!

AUTO LOAN The only thing better than finding your perfect vehicle is finding the perfect loan to finance it. Envision offers low loan rates with flexible terms on new and used autos. Our local decision-making leads to fast approvals.

LIFESTYLE LOAN Let us help you get the funds you need with a product that is tailored to suit your needs. Use our Lifestyle Loan when you need to borrow up to \$50,000 for any purpose. Take advantage of rates as low as 5.99% APR\* and payments as low as \$100 per month\*.

EXTRA CREDIT LOAN Get some extra credit with our \$500 Extra Credit Loan. Designed to help you out when you're in a pinch and offers a payday lender alternative.

COINK<sup>TM</sup> SAVINGS ACCOUNT Make saving simple with our Coink<sup>TM</sup> Account. Each time you use your Envision VISA® Debit Card, we'll round up to the nearest dollar and transfer the difference to your account.

VACATION CLUB SAVINGS ACCOUNT Save up for summer with direct payroll deposits and free withdrawals in June, July, and August.

HOLIDAY CLUB SAVINGS ACCOUNT Prep for holiday expenses well in advance and make the season oh-so-jolly with free withdrawals in November and December.

HOME EQUITY LOANS AND LINES OF CREDIT Our fast and affordable Home Equity Loans and Lines of Credit can make your dreams a reality. When you're ready to remodel, consolidate debt, or pay for college, our Home Equity Loans have fast turnaround times. Take advantage of our interest-only option.

MORTGAGE From conventional, to FHA, VA and USDA home loans, we have an array of home loan options.





