



# Our Cents

## Encompass Your Finances

Notice a new tab inside online banking lately? It's called Encompass and it can help get your finances headed in the right direction. All your activity in your Encentus savings, checkings, and loan accounts flow into this budgeting program. With Encompass, you can:

-  Add accounts from other financial institutions to help track ALL of your spending!
-  Create a budget. Tag expenses coming through your account as a certain category. Set a budget for that category and receive a text message or email when you've reached your spending limit for the month.
-  Use the Cashflow tab so you know the time of the month when you will be running low on cash. Watch your spending closely during that period, or apply for a personal loan or instant loan to help you make it through!
-  Establish goals. From saving for a car, a house, to paying off a credit card. Set your own customized reason for saving money. Set your goal and let Encompass track it for you.

It's free and easy to use. Give it a try and see how Encompass can get your finances moving in the right direction!



## From the President's Desk...

Welcome to another new year! We are always excited about what's going on at Encentus, and 2013 is no exception!!!

Watch for our OKC Thunder and Tulsa 66er's promotion in February! We've got some AWESOME tickets to give to some lucky members!!

We're a little basketball crazy at Encentus, so complete an NCAA finals bracket and post it on our b-ball wall in late February for a chance to win some cool prizes!

Read the article about our new budgeting software, now available in online banking! Encompass will help you get all your finances headed in the right direction!

Watch for the release of our Remote Deposit Capture App. We've had some hiccups while getting it ready to go, but we're getting there. We hope to have an announcement on our Facebook page and our website the first quarter of 2013.

We are already planning our next annual meeting. It's tentatively scheduled for Saturday, June 8th. Watch for more details as we get further in the planning process!!

Well, the Mayans were wrong, and 2013 starts tonight at midnight! Happy New Year everyone! Stay safe out there.



## Great Moments in Credit Union History

- 1934: President Franklin Delano Roosevelt signed the Federal Credit Union Act into law.
- 1937: Senator Morris Sheppard introduced a series of amendments to the Federal Credit Union Act, one of which exempted credit unions from taxation. Supporters argued that since credit unions were cooperatives, they shouldn't be taxed like profit-making corporations. President Franklin Delano Roosevelt signed S. 2675 on December 6, 1937.
- 1970: Congress created the National Credit Union Administration as a separate federal agency to oversee credit unions and the National Credit Union Share Insurance Fund to insure members' funds.

Follow our timeline in future newsletters!



### Our Volunteers

#### *Board Members:*

Jana Hallman, Chairman  
Dwayne Sumter, Vice-Chair  
Joe Martin, Secretary  
Michael Conner, Treasurer  
Katherine Kraus, Member  
Barbara Dawes, Member  
Aaron Woodhead, Member  
Vacant, Member  
Heather Korgan, Member &  
Supervisory Committee Chair

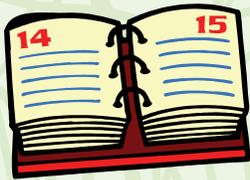
#### *Supervisory Committee:*

Judy Spears  
Leslie Wright  
Melodee Ruiz  
Deann McWilliams

#### **Contact Info:**

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1924 S. Utica Ave., Suite #G06  
Tulsa, OK 74104

## CALENDAR OF EVENTS



Mark your calendar for the following dates. Your credit union will be celebrating some events with food, give-aways and/or specials for our members! Also included are holiday closures:

Jan 1:	<b>New Year's Day (Closed)</b>
Jan 20:	Inauguration Day
Jan 21:	<b>MLK Day (Closed)</b>
Feb 2:	Groundhog Day
Feb 10:	Chinese New Year
Feb 13:	Ash Wednesday
Feb 14:	Valentine's Day
Feb 18:	<b>President's Day (Closed)</b>
Mar 10:	Daylight Savings Time
Mar 17:	St. Patrick's Day
Mar 24:	Palm Sunday
Mar 26:	First Day of Passover
Mar 29:	<b>Good Friday (Closed)</b>
Mar 31:	Easter Sunday
Apr 15:	TAX DAY
Apr 21:	CU Youth Week
Apr 22:	Earth Day
Apr 26:	Arbor Day
May 5:	Cinco de Mayo
May 6:	Nurses Week
May 12:	Mother's Day
May 17:	3rd Annual Grand Opening Cookout
May 27:	<b>Memorial Day (Closed)</b>
June 8:	Annual Meeting

## Consumer Tips:

Debit cards linked to my credit union checking account.  
Yes or No?

You may have seen commercials or received marketing material about debit cards linked to your existing checking account. Maybe it carries rewards. Maybe it sounds more convenient or has fewer fees. Maybe you should look again.

Take the card created by Wal Mart and American Express, Bluebird® for example. The web site says you can pay any bill with no fee, save time since you won't use stamps or envelopes, make payments on their website or with their mobile app. We offer those same services!

So, let's talk about what we have that they simply can NEVER offer.

We have people you know. People who will listen to you and what you have to say. Was your card stolen? We'll help you to cancel your old card and get a new one ordered. We'll make sure you don't pay for charges that you did not do. Running short on funds this month? We'll let you use overdraft protection to cover that unexpected expense. Don't want overdraft protection? Just tell us! We won't force it on you.

These new products offered by these large financial institutions may sound nice at first glance. But those products are not free. Their fee schedule may seem pretty small, but take a closer look. You'll NEVER be charged for depositing money into your Encentus checking account. Their fee is \$2 per load with a limit of \$100/day. How fast could you rack up quite a bill at \$2 per load?? Why not just use your credit union debit card, which doesn't require you schedule a transfer or pay a fee to have money deposited?

Encentus is still YOUR credit union. You are a member/owner of this credit union, so we won't treat you like a number. We treat you like a member. We treat you like family. Because you are.



OKC Thunder!!!

Watch for our OKC Thunder promotion in February. We don't know the details yet, but we know we are giving away some outrageously great seats to 2 different games!!! YOU DON'T WANT TO MISS OUT ON YOUR CHANCE TO WIN!!!!

## Bonuses and Refunds

Did you see an extra deposit to your account on December 31? For the seventh consecutive year, we were able to pay a 3% bonus dividend and give you a 3% interest refund!

While we may not be able to do this every year, we take great pride in giving back to our members as often as we can! We hope the extra funds help out as you start the new year!!!



### Rate Check (as of 10/31/2012)

#### Loan Rates as low as:

New Auto .....	2.99% APR
Used Auto .....	2.99% APR
New Recreational Vehicle.....	5.75% APR
Used Recreational Vehicle.....	6.75% APR
Personal .....	10.00% APR
Mastercard (after low 6 month intro rate) .....	10.90% APR
Share Secured.....	4.50% APR
Household Goods.....	9.50% APR
Home Equity LOC.....	4.50% APR
Personal Line of Credit.....	12.00% APR
Enstant (payday) Loans .....	28.00% APR

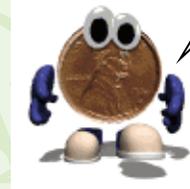
#### Anticipated Dividend Rates for highest tier:

Regular Shares.....	0.70% APR / 0.70% APY
Club Accounts .....	0.45% APR / 0.45% APY
IRA Savings .....	1.55% APR / 1.56% APY

#### IRA & Share Certificates:

3 month.....	0.80% APR / 0.80% APY
6 month.....	0.90% APR / 0.90% APY
12 month.....	1.00% APR / 1.00% APY
18 month.....	1.10% APR / 1.11% APY
24 month.....	1.20% APR / 1.21% APY
30 month.....	1.30% APR / 1.31% APY
36 month.....	1.40% APR / 1.41% APY

7th straight year of bonus dividends and interest refunds??? I LOVE MY CREDIT UNION!!!!



### Fast Facts (as of 9/30/2012)

Loans.....	\$14,818,290
Shares.....	\$22,718,305
Assets.....	\$26,446,972
YTD Net Income.....	\$91,172
Members.....	4,990
Net Worth Ratio.....	12.39%

