



Our Cents



Our March Madness starts in February! *(and it isn't about college basketball)*

Every year we have the pleasure of giving away 2 pairs of Thunder suite tickets to our members. This year, we are going all out! We are giving away those Thunder suite tickets, but we're also giving you 8 pairs of Thunder tickets **AND** 16 pairs of 66er tickets! *Every winner will receive at least 2 tickets for the game.*



To enter yourself into the drawing for the 66er tickets, all you have to do is get a loan of \$500 or more. (Enstant loans are eligible for 66er tickets). To enter yourself into the Thunder suite/tickets drawing, you must get a loan of \$5,000 or more.* We're giving away so many tickets, you may want to mark these dates on your calendar if you get a loan in February!

3/8	66ers vs. Texas Legends:	8 winners
3/11	Thunder vs. Rockets:	8 winners
3/28	Thunder vs. Kings-<u>SUITE</u>:	2 winners
3/29	66ers vs. Austin Torros:	8 winners

Time to
THUNDER-UP!!



We wish everybody the best of luck! If you have any questions about our loans, do not hesitate to set up a meeting with one of our loan officers. We are always happy to help!

*Only loans taken out in the month of February will qualify for the drawing.

From the President's Desk...

I'm always surprised when December rolls around. It just seems to come earlier every year! Now, here we are again, facing another New Year. At EFCU, we are excited about 2014.

We've made some important internal changes that will hopefully improve your member service experience. It will be really important for us to hear feedback from our members. If we do things right or utterly fail you somehow, please let us know via email at info@encentusfcu.org. We want to hear from you!

As usual, we've got some things up our sleeve for the new year, too, such as:

- We are joining the fight against breast cancer by adopting the Oklahoma Project Woman Debit Card.
- We will be revamping our website to make it a little more exciting and user-friendly.
- We are looking at some new technology for our ATMs. We'll have to just leave it at that, as we are in the early phases of research and don't want to promise something we might not deliver.
- We are looking at ways to make it easier for you to get a car loan after hours. You'll have to wait for more information on that, as well!

We are always looking for new ways to make your experience at EFCU better! So hang in there! There is always more to come!
HAPPY NEW YEAR!



Oklahoma Project Woman Debit Card

Coming in the 2nd Quarter 2014!

We are so happy to announce that we will be taking part in Oklahoma Project Woman by offering a special debit card that donates money every time you swipe it! Every time you swipe one of our cards, Transfund gets a small revenue from it. Transfund is going to take a portion of that revenue, and put it into the Oklahoma Project Woman fund. Oklahoma Project Woman is dedicated to providing access to breast health care that will facilitate the early diagnosis and decrease the mortality of breast cancer for uninsured women with limited financial resources. Any money that is donated, Encentus will match up to a 1,000 dollars. Watch for future updates on how you can get the card!



Our Volunteers

Board Members:

Jana Hallman, Chairman
Dwayne Sumter, Vice-Chair
Katherin Kraus, Secretary
Michael Conner, Treasurer
Aaron Woodhead, Asst. Sec.
Barbara Dawes, Member
Shelley Ramsey, Member
Margaret "June" Hogue
Heather Korgan, Member &
Supervisory Committee Chair

Supervisory Committee:

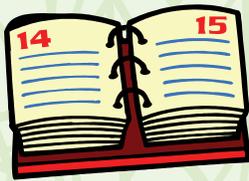
Judy Spears
Leslie Wright
Melodee Ruiz
Deann McWilliams

Contact Info:

Website: www.encentusfcu.org
Email: info@encentusfcu.org
Phone: 918-430-3500
Address: 1320 S. Lewis Ave., or
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: **New Year's Day (Closed)**
Jan 20: **MLK Day (Closed)**
Feb 2: Groundhog Day
Feb 14: Valentine's Day
Feb 17: **President's Day (Closed)**
Mar 5: Ash Wednesday
Mar 9: Daylight Savings Time
Mar 17: St. Patrick's Day
April 13: Palm Sunday
Apr 15: First Day of Passover
April 15: Tax Day
April 18: Good Friday (Closed)
April 20: Easter Sunday
Apr 20: CU Youth Week
Apr 22: Earth Day
Apr 25: Arbor Day
May 5: Cinco de Mayo
May 6: Nurses Week
May 11: Mother's Day
May 26: Memorial Day (Closed)

Consumer Tips:

Steer Clear from Prepaid Debit Cards

By now, you've all seen the commercials for prepaid debit cards. You may have even been offered one by an employer as an alternative to direct deposit. Pre-paid debit cards give an illusion of financial freedom. It's just you and the card, no bankers involved. Some very large companies you have learned to trust over the years are now offering these cards. Remember that old adage, if it seems too good to be true, it probably is. If you haven't noticed the fine print, let us point some out for you!

First, there is generally a monthly service charge associated with these Prepaid debit cards. Most credit unions, including ours, have no service charges for having an account. And here is the real kicker, it costs you money to deposit onto these cards! And what if you want to get cash off the card? There is a fee for that as well, plus another possible fee from the ATM machine. There is a fee associated with almost everything. It often even costs money for your initial purchase of the card.

At Encentus FCU, we believe it should never cost you money to deposit and withdraw cash—at least when we can help it. We pay extra to be members of a premium Transfund network just so you can have additional free ATMs (like at QT). And we do NOT pass that charge on to you! We also believe you shouldn't have to worry about a monthly fee for your debit card. At EFCU, you don't have to pay to keep your card.

If you are considering one of these prepaid debit cards because your credit score is low or you've had a bad experience with a bank or checking account, consider trying an EFCU checking account. We will NEVER check your credit score to open an account. Encentus FCU is here for the sole purpose of helping members. We hope that each and every one of you never have to rely on a Prepaid debit card to transact business. There are better alternatives!

Bonuses and Refunds

Did you see an extra deposit to your account on December 31st? For the eighth 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 12/31/2013)

Loan Rates as low as:

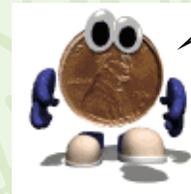
New Auto	2.75% APR
Used Auto	2.75% APR
New Recreational Vehicle.....	5.00% APR
Used Recreational Vehicle.....	6.00% APR
Personal	8.75% APR
Mastercard (after low 6 month intro rate)	10.90% APR
Share Secured.....	3.50% APR
Household Goods.....	7.50% APR
Home Equity LOC.....	4.50% APR
Personal Line of Credit.....	10.00% APR
Enstant (payday) Loans	28.00% APR

Anticipated Dividend Rates for highest tier:

Regular Shares.....	0.60% APR / 0.60% APY
Club Accounts	0.40% APR / 0.40% APY
IRA Savings.....	1.10% APR / 1.11% APY

IRA & Share Certificates:

3 month.....	0.65% APR / 0.65% APY
6 month.....	0.75% APR / 0.75% APY
12 month.....	0.85% APR / 0.85% APY
18 month.....	0.95% APR / 0.95% APY
24 month.....	1.05% APR / 1.06% APY
30 month.....	1.15% APR / 1.16% APY
36 month.....	1.25% APR / 1.26% APY



Woo! Hoo! No BANK does that!

Fast Facts (as of 09/30/2013)

Loans.....	\$13,615,654
Shares.....	\$24,670,500
Assets.....	\$28,282,782
YTD Net Income.....	\$6,839.00
Members.....	4,872
Net Worth Ratio.....	11.72%

