



# Our 2 Cents



## Upcoming Promotions

### April:

Tax Loans  
Storm Shelter Loans

### May:

Putt Your Rate  
Grown-Up Toy Loans

### June:

Summer Skip-a-Pay  
Free Car Detail w/ Car Loan

### July:

Back-to-school Loans  
Free Coin Counter  
Summer Skip-a-Pay

### August:

Free Coin Counter  
Spin to Win w/ Loan  
Back-to-School Loans

### September:

Bi-Annual Credit Check-Up

## Nurses' Week 2014 (May 6-12)

Every day, nurses step forward embracing new technologies, resolving emerging issues, and accepting ever-changing roles in their profession. They lead the way for their patients, colleagues, organizations, and the health care industry as a whole. Encentus celebrates Nurses' Week in appreciation for all the Nurses that are members with us. We will be giving away a "Nurses Rock" lapel pin to all of our nurse members, as well as plenty of other goodies. Stop by during Nurses' Week and take part in the celebration. We love our nurses!



## Meet our New Vice President!

Donna Nagel joined our staff in late February and brings with her nearly thirty-three years of accounting and healthcare experience. She has worked sixteen of those years in the St. John Health System family.

Donna has been married for 34 years to her husband, Larry. They have two grown children and one amazing granddaughter. She enjoys spending time with family and friends and volunteering in the community of Sapulpa where she lives.

Donna looks forward to the challenges and opportunities associated with her new position, but most of all what she can do to make a "difference" in the lives of our members. We are so happy to have Donna as our new Vice President of Operations!

Don't forget to like us on Facebook! Learn about special offers and giveaways before anyone else!



## From the President's Desk...

In my opinion, this is the best time of the year! Spring should overtake Winter any day now (or so the weatherman says), March Madness is giving us incredibly exciting games, and our annual meeting is right around the corner!

We have rented Dave & Buster's for this year's meeting. If you've never been there, it's like an arcade for grown-ups (kids are welcome, too)!! It will be a lot of fun, we'll have a lot of good food and prizes, and best of all, we'll have the place entirely to ourselves! You'll want to turn in your sign-up form ASAP!

And have you seen our list of upcoming promotions? You could save hundreds of dollars with our low rate storm shelter loan or the annual "putt your rate" promotion! If you're planning on getting a car or boat, plan ahead with our promotion schedule!

The board recently met for a Strategic Planning Session. We have lots of great ideas and plans for the future of your credit union. We want to provide you with new services and locations and ultimately become your primary financial institution! So be ready everyone! We're on the move, just like those guys on the basketball court this month. That reminds me. I'm pretty sure there's a game on!!

Happy March Madness everybody! See you at Dave & Buster's!



## Youth Week 2014

Now is the time to open an account for your child. Youth Week is April 20-26! We will cover the mandatory five dollar deposit for all new accounts opened by youth members (up to 12 years of age) and give them a free, very cool t-shirt!

In addition, any member between the age of 2-12 will be eligible to compete in a coloring page contest. Current members will be sent out a coloring page, new members will be given the page upon opening the account. We will be judging the coloring pages in two groups, ages 2-4 and ages 5+. The winner of the 2-4 age group will win a \$20 gift card! The winner of the 5+ age group will win a \$50 gift card! And every participant gets a five dollar sonic card! :)

Don't miss out on this great opportunity to teach your children about money management! Check out the next page for more tips!



### 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

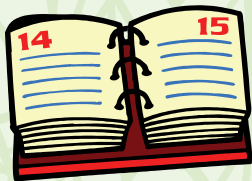
#### Supervisory Committee:

Judy Spears  
Leslie Wright  
Melodee Ruiz  
Deann McWilliams  
Kimberly Davis

#### Contact Info:

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1924 S. Utica Ave., Suite #G06

## 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:

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)**  
May 31: Annual Meeting  
June 14: Flag Day  
June 15: Father's Day  
**July 4: Independence Day (Closed)**

## Arbor Day April 25th, 2014

Come by the Lewis location on Arbor Day to pick up a free tree! Arbor Day is a holiday in which individuals and groups are encouraged to plant and care for trees. Help make a difference by planting a tree!

Plan on bringing a car that you can carry your tree in. There will be a limited amount so please plan on coming early! We hope to see you here!



## Consumer Tips:

### Teaching Young People About Money

With Youth Week (April 20-26) approaching, here are some tips on how to get your children onto the right path towards a bright financial future.

1. Help your children open their first bank accounts. It can be an information overload for someone who has never had a bank account before. Be there to help them get their foot in the door. **During youth week (April 20-26th), we encourage parents to bring their children in to open an account. We will provide a free t-shirt for your child and cover the mandatory five dollar deposit.**
2. Encourage your children to save their money for future goals. You can make this more appealing by reminding your children how much fun it can be to have extra spending money for things like upcoming concerts or future vacations. Suggest that they save at least 10% of any gift money, allowance, or earnings into their savings account.
3. Consider giving the little ones an allowance. It can be the first positive experience your child has with saving money effectively. It is also one of the easiest ways to teach children about money management.
4. Set a good example with your own money management. Keep track of your debit card transactions and discuss with your child why doing so will help you track your current balance and help avoid overdraft fees.
5. Use any opportunity to talk to your children about money. Teach them how to analyze ads and special offers because often they are not as great a deal as they appear to be.
6. Teach them how to balance their accounts. Look for educational seminars in the near future from EFCU on topics like balancing a checkbook, budgeting, etc., so you can be the example they need to follow!



## Save the Date for our 44th Annual Meeting!

This year's Annual Meeting will be on May 31st at **Dave and Busters!** We will provide you lunch and a \$10 Play Card, as well as all the awesome prizes you've come to expect!!! Look for the sign up form with your statements. We'll also have extra forms in our lobby and on our website!

We're going to have a ball at Dave & Buster's!! We hope to see you all there!



### Rate Check (as of 03/31/2014)

#### 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.....                            | 4.00% APR  |
| Personal Line of Credit.....                    | 10.00% 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 |

FREE FOOD  
AND PRIZES?!  
COUNT ME IN!



### Fast Facts (as of 12/31/2013)

|                      |              |
|----------------------|--------------|
| Loans.....           | \$13,987,729 |
| Shares.....          | \$25,669,180 |
| Assets.....          | \$29,456,014 |
| YTD Net Income.....  | \$37,737     |
| Members.....         | 4,893        |
| Net Worth Ratio..... | 11.36%       |

