



# Our 2 Cents



## October is Breast Cancer Awareness Month

Join us in the fight against breast cancer!

Back in May, Encentus launched our Oklahoma Project Woman (OPW) debit card in an effort to help women in our community get better access to preemptive breast screenings. In honor of Breast Cancer Awareness Month, we are allowing members to switch to the OPW debit card free of charge throughout October!

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. With an OPW debit card, you are donating every time you make a purchase. Encentus takes a portion of the revenue we receive from your purchase and donates it directly to OPW.

Both of our locations will also have pink baskets containing breast cancer awareness items. This will include a yearly planner that gives monthly health tips and other information regarding breast self-examinations. Make sure to come check out all of the helpful items we have for you!

### Upcoming Promotions

**October:**

- 4 Wheel Drive Loans
- Home Equity Loans
- Free OPW Debit Card

**November:**

- Canned Food Drive Loan
- Holiday Loans
- Holiday Skip-a-Pay
- Bedlam Contest

**December:**

- Christmas Giveaway
- Holiday Loans
- Holiday Skip-a-Pay



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

## From the President's Desk...

Happy last quarter of the year! Can you believe it? 2014 is almost over and 2015 will be here in the blink of an eye! We've got so many things going on, these last few months of 2014 will certainly be a blur!

Some things we're doing may take a little time, such as revamping our website and our mobile apps. Others have been in process for awhile and will be here shortly. For example, we are joining CUDL (Credit Union Direct Lending). CUDL allows you to get financing for a new or used auto directly through EFCU at several participating dealerships. So if you find a car while weekend shopping, you can get it financed with us (with the same great rates you're used to) right at the dealership!

This year marks a special time for me. My youngest has started his senior year of high school. I'll be busy with senior pictures and last ballgames, as well as all the projects going on at EFCU. The rest of the year will surely fly by, but I'm asking, no begging, all of you right now to gather together and put on the breaks for me. Don't let the rest of the year go as quickly as the first 3 quarters did! Let's make this year last as long as we possibly can! Please?



Misty Potter, President

## Annual Meeting Grand Prize Winner

We were so excited to see Catherine Finley enjoying her vacation to California! Catherine was our grand prize winner at the 2014 Annual Meeting. She and her daughter were flown out to Los Angeles with tickets to the Price is Right. Their t-shirts read, "I hitched a ride on an Oklahoma tornado to get to the Price is Right"



We look forward to next year's Annual Meeting. Next year's winner could be you!



### 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

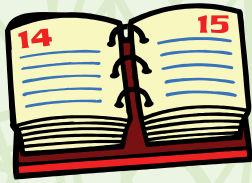
#### Supervisory Committee:

Yassir Janah  
Leslie Wright  
Melodee Ruiz  
Deann McWilliams  
Kimberli 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, giveaways and/or specials for our members! Also included are holiday closures:

- Oct. 13: Columbus Day (Closed)
- Oct. 16: International CU Day
- Oct. 16: National Boss' Day
- Oct. 31: Halloween
- Nov 2: Daylight Savings Time Ends
- Nov 4: Election Day
- Nov 11: Veterans' Day (Closed)
- Nov 27: Thanksgiving (Closed)
- Nov 28: Black Friday
- Dec 24: Christmas Eve (Half Day)
- Dec 25: Christmas (Closed)
- Dec 31: New Years Eve
- Jan 1: New Years (Closed)

## Poll Results for the 2015 Annual Meeting Place

We asked YOU to take a vote on where you wanted next year's meeting to be, and here is what you had to say!

Tulsa Drillers	27%
Andy B's	29%
Oklahoma Aquarium	31%
Gilcrease Museum	10%
IDL Ballroom	3%

Stay tuned for our final decision!

## International Credit Union Day 2014

Mark your calendars! International Credit Union Day falls on October 16th, and we plan on having a blast! As always, we will be treating our lovely members to some decadent desserts, freebies, and smiling faces. Credit unions around the world will celebrate ICU Day. That's 200+ million people ... from 56,000 credit unions ... in 101 countries joining together to celebrate their cooperative spirit.

Globally, this cooperative spirit has led to life-changing opportunities in the form of small business start-ups, home ownership, and education. In some countries, members encounter their first taste of democratic decision-making through their member-owned credit unions. This year, credit unions have been present during the most tumultuous moments around the world. Throughout the crisis in Ukraine, credit union volunteers were among the protesters in Kiev and are now attempting to maintain financial stability for their members. With the help of the World Council of Credit Unions, which is supported by credit unions in the U.S., Ukrainian credit unions are working on ways to ensure loans can be made to those who need it, and upholding the confidence of their members.

On the other side of the globe, credit unions in the Philippines are dealing with the devastation left after the recent typhoon. With the help of credit union organizations around the world, they are now rebuilding and renovating affected branches to better fit members' needs. After such destruction, these Filipino credit unions are helping people get back on their feet. And credit unions worldwide are providing the basis for development while serving local communities, with an unwavering belief in the "people helping people" philosophy upon which we were built.

Locally, as a member of Encentus FCU, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. That's definitely something to celebrate!



Local Service.  
**GLOBAL GOOD.**<sup>TM</sup>  
INTERNATIONAL CREDIT UNION DAY®

## Canned Goods Loan Promotion

Oklahoma ranks eighth in the nation for the highest number of food insecure citizens. So, throughout the month of November, we will be taking non-perishable food donations to help feed Tulsa families. We will have baskets set up at both locations for you to drop off your donations.

If you are planning on getting a loan in November, then we will reduce your loan rate by .10% APR for donating 5 food items and .25% APR for donating 10 food items.

Please note that we will leave the baskets out until January for members who just want to donate food for the cause.



### Rate Check (as of 10/01/2014)

#### 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
<b>Personal .....</b>	<b>8.75% APR</b>
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.....	0.45% APR / 0.45% APY
Club Accounts .....	0.30% APR / 0.30% APY
IRA Savings.....	1.00% APR / 1.00% APY

#### IRA & Share Certificates:

3 month.....	0.45% APR / 0.45% APY
6 month.....	0.55% APR / 0.55% APY
12 month.....	0.65% APR / 0.65% APY
18 month.....	0.75% APR / 0.75% APY
24 month.....	0.85% APR / 0.85% APY
30 month.....	0.95% APR / 0.95% APY
36 month.....	1.05% APR / 1.05% APY



Helping others while getting a great loan rate?! AWESOME!

### Fast Facts (as of 06/30/2014)

Loans.....	\$14,006,914
Shares.....	\$25,955,871
Assets.....	\$29,613,092
YTD Net Income.....	\$13,293
Members.....	4,872
Net Worth Ratio.....	11.34%

