



# Our 2 Cents



## Watch for Our New Commercial!

Can you believe that it has been almost 6 years since we changed our name and updated our look? We are now ready to show the world who we are with our very FIRST television commercial! That's right, we will have a commercial on the CW network beginning January, 2015. We are always looking for new ways to reach out to people in our field of membership, and our hope is that this commercial will put our credit union in the spotlight.

To go along with our commercial release, we are starting a "refer a friend" promotion all throughout January which will benefit you and your friend. For every friend you refer you will receive \$20.00 deposited into your account and the chance to win an all paid reservation for 2 on Valentines Day at a restaurant in Downtown Tulsa. Your friends will get the first \$5.00 deposited into their account, and they will also get a chance to win the dinner date. Look for the "refer a friend" slips in your statement.

Our future is looking bright! Let's make this credit union the best it can be.



## Get a Loan through Encentus at the Car Dealership!

The new year will have many car dealerships lowering their prices on cars and trucks. If you are thinking about purchasing a car or truck, don't forget to ask the dealership finance department if they participate in CUDL (Credit Union Direct Lending). If they do, tell them you are a member at Encentus! We partner with many dealerships through the CUDL program to get you the best rate possible on your car loan right there at the dealership! You never have to set foot in the credit union! Talk about convenience!!!

If your car dealership does not participate in the program, give us a call and we can pre-approve you for the car loan you need! Our rates are as low as 2.75%! Don't miss out!

## Upcoming Promotions

### January:

- Free Coin Counter
- Holiday Skip-a-Pay
- Refer a Friend
- 4-Wheel Drive Loan

### February:

- February Madness
- Debt Consolidation
- Bi-Annual Credit Check-Up

### March:

- Tax Refund Car Loan
- Storm Shelter Loan
- Tax Loans



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

## From the President's Desk...

At this time of the year, I usually talk about the new programs and services we've implemented and give you hints about what we are planning for the upcoming year. While we have done a lot this year and have even more planned for next year, I want to take a moment and thank YOU, our members. Without you, we would not be here. Without your loyalty and trust, we couldn't keep growing and adding new services. We are here to serve you, and we appreciate having every single one of you as a member!

We believe the services we provide help you in your daily life, and we want to take that a step further. In January, look for the Savings Challenge worksheet in our lobby. Kick off 2015 by starting a little savings account. It works like this: week 1, put \$1 into your share account; week 2, put \$2; and so forth until by this time next year, you'll have saved over \$1,300 —plus the dividend we pay you on the account! Everyone needs a little cushion for emergencies. This challenge takes just a little money to get started, but gives you big results. Give it a try. Even if you only make it half way through, a little savings is better than NONE and is an accomplishment.

Be safe this new year, and have a happy and prosperous 2015!



## Keeping Our Credit Union Tax-Free

There are many benefits of credit union membership, including lower loan rates, higher savings rates, and low-cost or free services. This is accomplished because credit unions are tax-exempt. We are member-owned, directed by a group of volunteers, and not-for-profit.

In 2014 both Houses of Congress considered legislation to change the U. S. Tax code. Big banks and some politicians say our country can balance the budget by taxing credit unions, even though credit unions hold only 6% of all financial assets nationwide, and banks hold the rest. Fortunately, we made it through the year without any changes to the tax code regarding the status of credit unions.

You can continue the fight for our tax-exempt status in 2015 by visiting [www.donttaxmycreditunion.org](http://www.donttaxmycreditunion.org), where you can keep up with the latest news on the issue, as well as write or tweet Congress about keeping credit unions tax-free.

This past year at Encentus, our members filled out many petitions to help us fight the imposing Tax Code changes. We thank you all for your continued support, and we look forward to a great New Year.



### **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  
Kimberli Davis

#### **Contact Info:**

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Email: [info@encentusfcu.org](mailto: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, giveaways and/or specials for our members! Also included are holiday closures:

- Jan 1: New Years' Day (Closed)
- Jan 19: MLK Day (Closed)
- Feb 2: Groundhog Day
- Feb 14: Valentines Day
- Feb 16: President's Day (Closed)
- Feb 18: Ash Wednesday
- MARCH MADNESS!!!**
- Mar 8: Daylight Savings Time
- Mar 17: St. Patrick's Day
- Mar 29: Palm Sunday
- Apr 18: Good Friday (Closed)
- Apr 5: Easter Sunday
- Apr 22: Earth Day
- May 10: Mother's Day

## Annual 3% Rate Refund and Dividend

We are happy to inform you that for the ninth consecutive year we have been able to pay a 3% bonus dividend and give you a 3% interest refund! Those receiving the refund will see a deposit into their accounts on December 31st.

We take great pride in giving back to our members as often as we can! Let's ring in the new year with prosperity and joy.

## February Madness Giveaways!

Basketball season has begun and we couldn't be any more excited about it! We like to start the madness a little early every year by giving away Oklahoma City Thunder tickets to our members. This year, we have four pairs of tickets up for grabs. We have two pairs to the Dallas Mavericks game on April 1st. You could watch the MVP, Kevin Durant, go toe to toe with Dirk Nowitzki who won the Magic Johnson Award last season. The OKC vs. Dallas games are always energetic!

We also have two pairs to the Houston Rockets game on April 5th. I would want to go to personally see James Harden (the traitor) duke it out against his former teammates. (Yes, I still hold a grudge about THAT whole thing and the James Harden OKC shirt I bought back in 2012, which is now useless). Both games are bound to be a great time, though!!!

To qualify to win a pair of tickets, you first have to get a loan of \$5,000 or more. These are SUITE (pronounced sweet and definitely sweet) tickets, so you will be treated to wait staff and a private viewing area. Remember that only loans made in February will qualify for the prize. 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!



## Debit Card Limits Have Been Raised

You gave us feedback, and we listened! No more denials on purchasing big ticket items such as airline tickets or furniture. The daily spending limit on debit cards has been increased to \$2,500 as of December, 2014!!! Go out and spend!!!!

## Are You Changing Employers in the Near Future?

If you are changing employers and you have direct deposit with Ecentus, be sure to speak to a Member Service Representative or a Loan Assistant to ensure your deposits are made correctly. This is especially important if your loans with Ecentus are paid through your direct deposit. Switching employers or payday may change the date you are paid, but does not automatically move your loan payment due date to your new pay day. We are more than happy to help you make sure that your business is taken care of the way you want. Please come by today if you have any questions or concerns.



### Rate Check (as of 12/31/2014)

#### 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
<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:

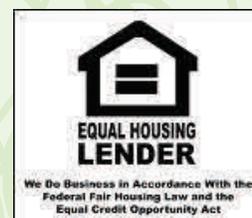
3 month.....	0.45% APR / 0.45% APY
6 month.....	0.55% APR / 0.55% APY
12 month.....	0.65% APR / 0.65% APY
18 month.....	0.75% APR / 0.75% APY
24 month.....	0.85% APR / 0.85% APY
30 month.....	0.95% APR / 0.95% APY
36 month.....	1.05% APR / 1.05% APY

HAPPY NEW YEAR!



### Fast Facts (as of 09/30/2014)

Loans.....	\$13,590,512
Shares.....	\$24,866,035
Assets.....	\$28,522,113
YTD Net Income.....	\$27,634
Members.....	4,879
Net Worth Ratio.....	11.83%



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency