



Our 2 Cents



Upcoming Promotions

April:

Youth Month
Tax Refund Car Loans
Tax Loans
Earth Day/Arbor Day
Storm Shelter Loans

May:

Nurse's Week
Putt Your Loan Rate
RV and Motorcycle Loans
Summer Skip-a-Pay

June:

Summer Skip-a-Pay
Home Improvement Loans

New Website Coming Soon!

We have been working on a new look for our webpage. It will feature improved navigation and easy access from tablets and mobile devices.

Same web address, just a fresh new look! Expect to see the changes near June 2015.

Need Insurance? We Can Help!

If you have a car, or a home, you know how important insurance is. Unfortunately, sometimes the cost of this protective product can do more harm than good. Encentus FCU is partnered with TruStage Insurance and offers our members discount insurance on everything from auto to life. This insurance program is EXCLUSIVE to credit union members so you will have a fast claims service that is available 24/7, even on holidays. We encourage members with current auto and home insurance to look into the TruStage Auto & Home Insurance Program.

Discounts are available for our members, and savings can really stack up. You can depend on excellent service from the national companies in the TruStage Auto & Home Insurance Program — especially in the event of an accident. More than 500,000 credit union members across the country are already protected.

If you'd like to compare rates, call a TruStage representative toll-free at 1-855-483-2149 or visit TrustageAutoHome.com.

Within a few minutes, you'll know how much you could save over your current insurance rates. Of course, you're never under any pressure or obligation. You can get started here to learn more: TruStageAutoHome.com.

Credit unions like ours make TruStage insurance programs available because they're founded in value, honesty and knowledgeable support. The companies behind TruStage were formed by credit unions, for credit unions and their members. As part of your financial planning, we invite you to discover how these products and programs might be right for you.



truSTAGE™

TruStage Insurance Agency



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

From the President's Desk...

As we move into the 2nd quarter of 2015, we are busy, busy at Encentus! From designing our new website to planning our 45th Annual Meeting, and tons of stuff in between, we barely have time to watch March Madness games (but we do!!!!)

Have you received one of our email promotions? At the last annual meeting, we asked how you would prefer to hear about our loan specials, and the overwhelming response was via email. Our new email campaigns are designed to target those that may be interested in a particular offer, so you won't get every email we send. We don't want to inundate your inbox, but we do want to keep you in the loop!

Youth Week is coming up! Start your kids off on the right financial foot by starting a credit union account for them! Let them learn firsthand how a credit union can really help them save! It's the difference between being an owner (at a credit union) and a customer (at a bank)!!

Don't forget to sign up for this year's Annual Meeting. A sign-up form is included in this statement, on our website, and in our lobby. It's our 45th meeting, so it's bound to be something special!!!! Hope to see you there!

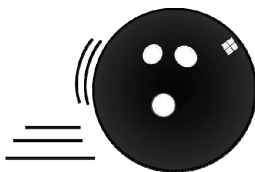


Save the Date for Our 45th Annual Meeting!

What a pleasure it has been serving our members for the past 45 years! We plan to celebrate our 45th annual meeting like never before. Mark your calendars for June 13th, because we will be bowling, go-karting, laser tagging, and arcading at Andy B's Tulsa on 87th and Lewis. As always, we will be giving away some awesome prizes and providing lunch. Look for the sign up form with your statements. We will also have extra forms in our lobby and on our website.



We are going to have such a great time! Let's make this the best annual meeting yet!



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

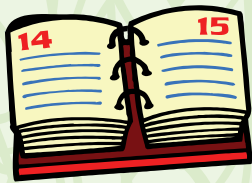
Supervisory Committee:

Yassir Janah
Leslie Wright
Melodee Ruiz
Kimberli Davis

Contact Info:

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, giveaways and/or specials for our members! Also included are holiday closures:

Apr 3: Good Friday (Closed)

Apr 6: Easter Sunday

Apr 1: Youth Month Begins

Apr 15: Tax Day

Apr 22: Earth Day

Apr 24: Arbor Day

May 6: Nurses Week

May 10: Mother's Day

May 25: Memorial Day (Closed)

June: 13 Annual Meeting

June 21: Father's Day

**July 3 & 4: Independence Day
(Closed)**

April 2015 is Youth Month: Monkey See, Monkey Do.

We'd be "lion" if we said saving was easy. Teach children how to save for their goals and they'll have one of the most difficult aspects of finance under their belt by the time they're teens—being consistent savers.

Here are a few ideas to help your cubs get Wild About Saving:

* Have young children—preschool age—sort different types of money into piles by color and size.

* Play store or credit union/bank. Help them use a pretend cash register.

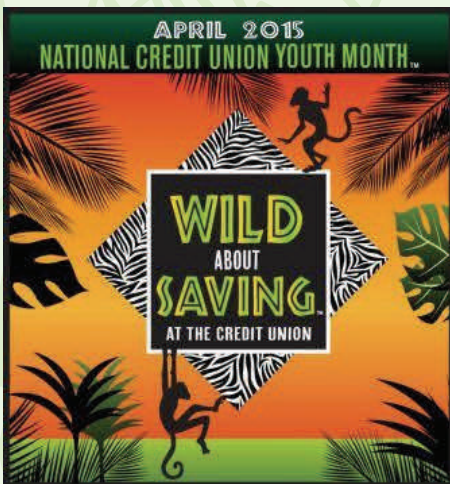
* At the grocery store, let children of all ages help you shop. Teach them how to comparison shop—for example, show them that for every \$4.85 box of cereal, there may be similar brands on sale for half as much.

* As children get older, let them know what things cost. Share sales receipts and bills that you receive for items or services you've purchased for them.

* If you decide to pay your children an allowance, include them in the decision. Discuss allowance amounts and what they should use their allowance for. The amount is your call, but allow their input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Explain what you'll pay for and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for movie ticket, but the Milk Duds are on them.

* As they reach high-school age, clarify what you will pay for and what your teens are responsible for. For example, they may want the newest cellphone that comes with a really high price tag. Establish your spending limit. If they still want the more expensive version, have them make up the difference. Often, once the responsibility of paying for items is on them, the "latest and greatest" aren't as important.

Get your children started right financially. Bring them in to Encentus—we have more ideas to help you teach them to get Wild About Saving!



Youth Month Promotions!

In honor of youth month, we are participating in several exciting promotions throughout the month of April:

1. Open a new youth account and get a \$5.00 Sonic Gift Card.
2. Free coin counting if depositing coin into youth account.
3. Coloring page contest for all youth members, winner receives a \$50 savings deposit.

Youth (17 and under) must be present



Rate Check (as of 03/31/2015)

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.....	0.45% 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



Awh man! FREE coin counting for youth?! I WISH I was a kid again!

Fast Facts (as of 12/31/2014)

Loans.....	\$13,460,566
Shares.....	\$25,111,695
Assets.....	\$28,765,475
YTD Net Income.....	(\$26,801)
Members.....	4,919
Net Worth Ratio.....	11.54%

