



Our 2 Cents



Upcoming Promotions

October:

Canned Goods Loan Discount
Free OPW Debit Cards
Bedlam Giveaway

November:

Canned Goods Loan Discount
Holiday Skip-A-Pay
Free FOH Debit Cards

December :

Holiday Loans
Holiday Skip-a-Pay

Help Feed Tulsa Families



Throughout the months of October and November we will be taking non-perishable food donations to help feed families across Tulsa. In addition to the donations, any member who donates 5 cans can get a reduced loan rate by .1%. Members who donate 10 cans can get a reduced rate of .25%

1. Our Loan department can assist you IN PERSON if you have any questions regarding loans.

With the Coming New Year, A New Beginning.

Almost 16 years ago, we moved into our little office in room G04 at the Davis Tower. It has been an amazing experience, and we have loved being so close to our roots. With time, our membership has grown past the walls of St. John and thus we needed to grow, as well. Our first step was establishing a brand new branch less than a mile away from the hospital at 1320 S. Lewis Ave. The second step is a bittersweet moment, but on January 1st, 2016, our doors will be closing at our Davis Tower location.

As the saying goes, when one door closes, another door opens. To better serve our members, we will use the savings from the branch closure towards more services, creating convenience in your day-to-day lives. Eventually, closing this branch will lead to the opening of another. We don't know where or when yet, but we believe by opening a branch further from our main office, we will be more equipped to serve you. This will also allow us to grow and continue to stay abreast of new technology and add even more branches, continuing the service you've come to expect from EFCU.

Speaking of service, we have also updated our mobile banking application to make it easier for members to deposit checks if they are unable to get to a branch (more info on page 4). Go online later this month, and you'll find we've redesigned our web site, too. These changes are all targeted at making Encentus better for you and for future members.

We are looking forward to the influx of traffic at our Main branch once the Utica office has been closed. We know we can provide you much better service at our Main Office, so we've started a list of the "Top Ten Reasons It's Better at Lewis." These reasons are scattered throughout this newsletter. Find all of them **AND** add an additional reason of your own for a chance to win \$100.00 cash! Submit your list to: ashleya@encentusfcu.org or drop it by our main office before November 30. The final "Top Ten Reasons It's Better at Lewis" will be announced in our next newsletter.



Follow us on Facebook and Twitter!

2. Need a Notary? We have four!

From the President's Desk...

I want to acknowledge the disappointment some of you will feel with the announcement that our Utica (Davis Tower) branch will soon be closing. I know you hate to see it go, some of you so much so that you'll be tempted to leave our little credit union family. I'm asking you not to act hastily. Give me a chance to explain our decision, and maybe you'll see the possibilities and decide to stick around and be a part of it all.

As you know, we currently have two locations a mere one mile apart, which basically means we've been ignoring the part of our membership living or working outside of downtown Tulsa. To serve the rest of our membership, we need more branches. Financially, we couldn't open even one more branch AND keep our Utica office. We had to make a choice. I could go into the statistics about cost per transaction and monthly savings, but I won't pretend like that matters to those of you who visit the Utica office regularly. Just know that we didn't make this decision lightly.

Your board of directors and I have a vision for Encentus FCU. We want to be the primary financial institution of everyone working in healthcare throughout Northeastern Oklahoma—and maybe one day throughout all of Oklahoma. This is the first step in making that vision a reality. We will always be the credit union you know and love. We'll just be better. And about a mile up the road.



The Folds of Honor Debit Card.

We are proud to now offer the Folds of Honor Debit Card! The Folds of Honor Foundation provides scholarships to the spouses and children of soldiers killed or disabled in service to the United States of America. With a Folds of Honor Debit Card, you are donating every time you make a purchase. We will take a portion of the revenue we receive from your purchase and donate it directly to The Folds of Honor Foundation.



In honor of Veteran's Day, members can **switch to the Folds of Honor Debit Card free of charge all throughout the month of November**. To make the switch, please visit us at one of our two branches.

3. We have Safe Deposit boxes on site, so you can store your valuables.



4. The waiting area has cable TV, and we turn it to sports during March Madness (and other important sporting events)!

Our Volunteers

Board Members:

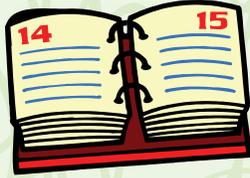
Jana Hallman, Chairman
Dwayne Sumter, Vice-Chair
Aaron Woodhead, Secretary
Michael Conner, Treasurer
Tarmarcia Woodard, Asst. Sec.
Katy Kraus, Member
Shelley Ramsey, Member
Margaret "June" Hogue
Heather Korgan, Member &
Supervisory Committee Chair

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
Lost /Stolen Card: 800-791-2525



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 12: **Columbus Day (Closed)**
- Oct 16: National Bosses Day
- Oct 15: International Credit Union Day—come in for treats!
- Nov 11: **Veteran’s Day (Closed)**
- Nov 26: **Thanksgiving (Closed)**
- Nov 27: Limited Hours/ Locations—Black Friday
- Dec 24: Limited Hours/ Locations—Christmas Eve
- Dec 25: **Christmas (Closed)**
- Jan 1: **New Year’s Day (Closed)**

Mobile Deposit Scams

Credit unions are reporting members being victimized by new money mule scams posted on Facebook. After members provide their online banking login credentials, the fraudsters deposit counterfeit checks through mobile remote deposit capture (mobile RDC) service. The members are then instructed to withdraw the funds, and split the proceeds with the fraudster .

Always be cautious when giving away your banking information. If you suspect that you may be depositing a fraudulent check, please contact us first.

International Credit Union Day 2015

ICU Day has been celebrated on the third Thursday of October since 1948 and is designed to create awareness and celebrate the ways credit unions improve the lives of their members around the world. There are more than 57,000 credit unions in the world serving 217 million people in 105 countries. This year’s theme, “People Helping People,” embraces the longstanding credit union philosophy that people can improve their financial well-being by working together.

What makes credit unions unique?

Equal Ownership – Credit unions are democratically controlled and member-owned and operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.

Not For Profit – Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.

Social Purpose: People Helping People – Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This “people-first” philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.

Volunteer Leadership – Each credit union is governed by a volunteer board of directors elected by and from the credit union’s membership.

Financial Education for Members – Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better-educated consumers of financial services.

Trust – Lately credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the credit union.



Please join us on October 15th to celebrate International Credit Union Day. There will be treats for you to enjoy, and freebies for you to take home.

Updated Mobile Application



We have some exciting news for our members who use our mobile apps! **Starting on October 1st, we will be using a new mobile app and our old apps will be turned off.** The new mobile app will have Edrop (Remote Deposit Capture) included. This means only ONE app instead of the current two. The new app will also allow remote deposited checks under \$1,000 to show in your account within minutes instead of the next day! Please download the new app in order to access mobile banking. We hope you enjoy the convenience of doing all of your mobile banking transactions in one easy location.



Rate Check (as of 6/30/2015)

Loan Rates as low as:

New Auto	2.90% APR
Used Auto	2.90% APR
New Recreational Vehicle.....	6.00% APR
Used Recreational Vehicle.....	7.00% APR
Personal	8.25% APR
Mastercard (after low 6 month intro rate)	10.90% APR
Share Secured.....	3.50% APR
Household Goods.....	7.25% 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.....	0.40% APR / 0.40% APY
Club Accounts	0.25% APR / 0.25% APY
IRA Savings.....	0.90% APR / 0.90% APY

IRA & Share Certificates:

3 month.....	0.40% APR / 0.40% APY
6 month.....	0.50% APR / 0.50% APY
12 month.....	0.60% APR / 0.60% APY
18 month.....	0.70% APR / 0.70% APY
24 month.....	0.80% APR / 0.80% APY
30 month.....	0.90% APR / 0.90% APY
36 month.....	1.00% APR / 1.00% APY



October is Breast Cancer Awareness Month! Swing by one of our branches to pick up some pink gear and show your support for the cause!

Fast Facts (as of 6/30/2015)

Loans.....	\$13,723,297
Shares.....	\$23,019,821
Assets.....	\$26,553,268
YTD Net Income.....	\$-16,147
Members ⁷	4,896
Net Worth Ratio.....	12.50%



9. All managerial staff is located at the Lewis Branch. Have a problem? You can speak to someone right away!

