

Our Mission: To provide innovative, affordable financial service and expertise.

Volume 13, Issue 3 | July-September 2016



Our Cents

Upcoming Promotions

July:

1 Day Loan Event
Summer Skip-a-Pay

August:

Back to School Loans
Prize Wheel w/ New Loans
FREE coin counting

September:

Bi-Annual Credit Check-up
Debt Consolidation Loans

One Day Loan Event!

We've set aside \$500,000 to FREE you from high rates on Tuesday, July 5! Auto rates as low as 0.99% APR. Personal loan rates as low as 4.49% APR. That was no typo, but rates will increase slightly every half hour that day. We will start taking applications at 7:00AM, so put yours in early. Once the money is gone, the rates will be gone, too! Certain restrictions apply. Ask our loan dept for the details on Freedom Loans!!



Follow us on Facebook
and Twitter!

The 46th Annual Meeting was a Grand Slam!

It was such a beautiful afternoon out at ONEOK Field. We want to thank everyone who came out and enjoyed the annual meeting with us. We gave away some sweet prizes including an Xbox One, a Microsoft Surface Pro, an Amazon Echo, and a Star Wars themed gift bundle! Our grand prize winner, Emma Laureles, won an all expense paid trip to Kansas City to watch the Kansas City Royals in action AND fast track passes to Worlds of Fun/Oceans of Fun.



During the meeting, our membership voted on whom they wanted on our board of directors.

This year we had seven nominees running for three open board positions. We are so grateful for each and every nominee who was willing to volunteer their time to work to improve our credit union. It is truly wonderful that our membership has shown great enthusiasm to be a part of our board of directors. The membership voted that Michael Conner and Heather Korgan be re-elected into office, and Lashawna Brown was newly elected. We would like to congratulate LaShawna, and we are so excited for you to become a part of our team!



If you weren't able to stay for the end of the game, the Drillers defeated the Arkansas Travelers! We had some amazing seats, with a beautiful view of Downtown Tulsa. Thanks again, and we can't wait to see you next year at our 47th Annual Meeting.

From the President's Desk...

Two thumbs up to Ashley Avanesian, our Operations/Loan Manager, for another great annual meeting. The prizes were awesome—especially that Star Wars package—, the weather was perfect, the seats were unbelievable, and the game was great! We couldn't have asked for a better day!

Your Board of Directors held its bi-annual Strategic Planning Session. We considered many new ideas for serving you, our member, even better! From rewards programs to reducing the turnaround time of loan approvals, we are constantly looking for ways to convince you that Encentus should be your primary financial institution!

We are doing something we've never done before on Tuesday, July 5. We are handing out rock-bottom loan rates for everyone, no matter what your credit score may be. Check out Facebook or our website for all the scoop. We only have so much money to lend at these rates. Plus, you'll want to get here early to make sure you get the best rate possible. Help me fill the lobby and make us work, all while you FREE yourself from high interest rates!

THIS COULD BE BIG!!!!!!

Misty Potter

Have You Considered a Home Equity Loan?

Many members have asked us what the benefit of a home equity loan is, or may not even know how a home equity loan works. A home equity loan allows you to borrow against the value of your home. If you owe \$60,000 on a home worth \$130,000, you can have access to \$70,000 in funds! When comparing a home equity loan to other loan types, such as a personal loan or credit card, the answer is clear as to why it's preferred; Home Equity Loans give you the ability to access more funds at a much lower interest rate (as low as 3.75% APR).

If you have high credit card debt, or need money for big home improvements, a home equity loan is the key to your success. The process is easy to start! Just visit our office with your current year's paid property taxes, current tax assessed value, 2 recent paystubs, and a copy of your homeowner's insurance declarations page. While you're in, fill out a home equity loan application, and then rest will be taken care of. Call Ashley at 918-430-3500 ext.123 for more information!



Our Volunteers

Board Members:

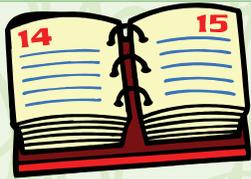
Jana Hallman, Chairman
Dwayne Sumter, Vice-Chair
Aaron Woodhead, Secretary
Michael Conner, Treasurer
Tarmarcia Woodard, Asst. Sec.
LaShawna Brown, Member
Shelley Ramsey, Member
Margaret "June" Hogue
Heather Korgan, Member &
Supervisory Committee Chair

Supervisory Committee:

Yassir Janah
Leslie Wright
Melodee Ruiz

Contact Info:

Website: www.encentusfcu.org
Email: info@encentusfcu.org
Phone: 918-430-3500
Address: 1320 S. Lewis Ave.
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:

- July 4: Independence Day (Closed)
- Sep 5: Labor Day (Closed)
- Sep 11: Grandparents Day
- Sep 11: 9/11 Remembrance
- Sep 22: First Day of Autumn
- Oct 10: Columbus Day (Closed)
- Oct 17: National Boss' Day

Direct Deposit & E-Statements. Two Tools for Your Financial Success!

Did you know your credit union offers two tools that help you simplify and secure your financial life? Direct deposit is something many take for granted, but there are still those out there who do not use this amazing feature. Direct Deposit is a system that lets your employer deposit your entire paycheck—or maybe just a portion of your paycheck—directly into your Encentus FCU account.

Benefits include:

- Instant access to funds
- Security, as there is no paper check to lose or misplace
- No more time spent on trips to the credit union to make deposits
- Control over where your money goes

Direct Deposit gives you complete control over your money by allowing you to choose where it goes. For example, you might choose to deposit 10% of each paycheck into your share (savings) account, and the remaining 90% depositing into your share draft (checking) account. Or, perhaps you want to deposit \$500.00 into your share draft account, and \$100.00 in your Christmas Club account, and the remainder into your share account. You can even deposit directly into other member accounts, such as your spouse or child. The possibilities are endless!

E-statements are electronic statements delivered to you via email instead of regular mail.

Benefits of e-statements include:

- Instant access to your statement—as soon as it posts!
- Security, as there are no paper documents to mail or lose
- PDF copies of your statements that you can download and archive on your computer
- Instant access to 24 months (or from sign up date) of e-statements in home banking

There is also a benefit to the environment, as e-statements reduce the amount of paper and gas wasted for delivering all that extra mail!

Why not sign up for direct deposit and e-statements today? Stop by our office and speak with our Member Advocate or any teller to set up direct deposit and e-statements!

FREE

Bi-Annual Credit Check-Up

Your credit score plays an important role in life, and can influence the rate you pay on loans or credit cards, your ability to rent or purchase a place to live, and even whether an employer will hire you in some cases. A good or bad credit score can play a major factor in your everyday life.

Our Bi-Annual Credit Check-Up is designed to let you know where you stand financially. You will have the opportunity to ask questions about your credit report, and we'll see if we can help improve your financial situation.

This special offer is by appointment only, please call Ashley at 918-430-3500 ext.123 to schedule an appointment.

Alert Encentus Staff of Travel Plans

We try very hard to protect the safety of your credit and debit cards. If your spending habits change suddenly, it can trigger a hold on your credit or debit card.

If you plan to travel this summer or any time, please notify us. Just call our Member Advocate, Keri, at 918-430-3500 ext.110. She will place a travel alert on your account. This will prevent any interruptions in service while using your credit or debit card in another country or state! We wish everyone safe travels and fun on your summer vacations!



Rate Check (as of 6/30/2016)

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.....	.090% 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



Avoid having your debit card turned off in the middle of your vacation! Tell us you are going out of state before you go!!!

Fast Facts (as of 03/31/2016)

Loans.....	\$13,539,513
Shares.....	\$25,313,583
Assets.....	\$28,820,634
YTD Net Income.....	\$7,608
Members.....	4,764
Net Worth Ratio.....	11.35%

