

Don't Forget to Sign Up for the Annual Meeting!

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

Volume 16, Issue 2 April.-June 2019



Our 2 Cents



Upcoming Promotions

April:

Youth Month
Arbor Day
Storm Shelter Loans

May:

Summer Skip-a-Pays
Nurses Week

June:

Summer Skip-a-Pays

Financial Tip

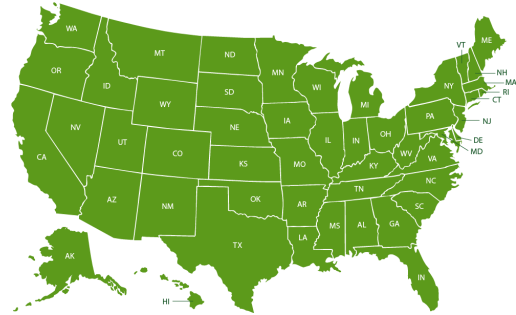
From Jean Chatzky: an American financial journalist, author and motivational speaker.

"Satisfying Your Budget and Your Appetite"

Check out the menu before you go out, so you can order strategically. Instead of dinner, go for lunch when the menus tend to be significantly cheaper. Sit at the bar, where you won't get the evil eye for ordering a couple of apps instead of a full three course meal. The bar frequently offers a cheaper menu with food that is just as yummy. Don't forget to ask for a box to take home your leftovers so you can pay once, but eat twice!

Providing Great Service Across the Country *No Matter Where You Live*

Encentus Federal Credit Union is always here to provide you excellent member service and to take care of your financial well-being. But what if you move away? There are still so many ways that Encentus FCU can help in serving your financial needs, whether you are going on vacation, making a permanent move to the west coast, needing a loan, and for so much more!



Through Branch@Hand, our mobile app, you have access to your account 24/7. You can deposit checks and check balances anytime, anywhere! If you need cash, you can visit one of the many free Transfund ATMs that can be found using the Transfund ATM locator at www.transfund.com/locations. Paying a bill? You can set up billpay service for free through online banking. If you have never tried these services before, test them out. We promise you will not be disappointed.

Lending is no different! We have many options that allow you to process a loan without even coming to our branch. You can apply for any loan online by visiting encentusfcu.org. Once approved, you can upload all documents we require to our secure document uploader on our website. Another great feature of our loan process is Docu-sign, which allows you to sign loan documents electronically from the convenience of your computer or smart phone—no pen needed!

We can even help you purchase a home or car in another state. EFCU has a team of officers who are experienced in working with out-of-state car dealerships and home loans. So whatever you need, we can make it happen for you *no matter where you live!*



Follow us on
Facebook
and Twitter!
#encentives

From the President's Desk...

The first quarter of 2019 is officially in the books. As March Madness continues its, well, madness into April, we are on a much different path at Encentus.

We are focused on growing the Encentus name outside of the Tulsa metro area, while still maintaining the same friendly, efficient service you've come to expect. You'll see more evidence of this broader focus in the next couple of months, but you've probably already heard our name on radio stations. When you hear those ads, we hope you say, "Hey! That's MY credit union!" We certainly want to inspire that kind of enthusiasm.

One way we try to inspire is through recognizing things important in your world. From honoring Arbor Day and Nurse's Week, to the current Game of Thrones countdown on our website, we are just trying to show you that what matters to you, matters to us, too! It's something we call **#encentives!** So, enter our Game of Thrones giveaway for a chance to win some really cool GOT prizes! We know you love GOT, & so do we!!

Something else we love is our Board of Director team. Our Board members serve on a volunteer basis and receive no salary or incentive; however, they are part of a larger organization working to make people's financial lives better. It's a good feeling! We encourage anyone who is interested to give it a try! Any member in good standing over the age of 18 can submit their name to our Nominating Committee.

Good luck to everyone with a March Madness bracket (if it's not already busted like mine!) and with our GOT contest!



49th Annual Meeting at The Main Event!

We will be meeting on May 16th at 6:00 PM at Main Event Tulsa. We have rented out the ENTIRE building until 10:00 PM that night. You will get unlimited access to billiards, bowling, ropes course, laser tag, shuffleboard, and arcade games all night long.

As always, dinner will be provided and many prizes will be given away. Look for the sign-up form with your statement or in our lobby. It's going to be a great time, so don't miss out on all the fun!

Along with the fun, we will be voting on three board of director positions. It is so very important that your voice is heard, and we encourage all of our members to come to our annual meeting to vote on who you want to represent your voice in the credit union. If you would like to be on the ballot for consideration for the board of directors, please contact ashleya@encentusfcu.org.



Our Volunteers

Board Members:

Jana Hallman, Chairman
Dwayne Sumter, Vice-Chair
Aaron Woodhead, Secretary
Michael Conner, Treasurer
Shelley Ramsey, Asst. Sec.
LaShawna Brown, Member
Julie Mobley, Member
Clara Brown, Member
Heather Korgan, Member &
Supervisory Committee Chair

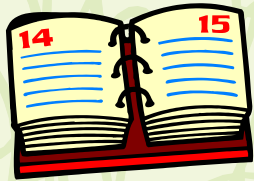
Supervisory Committee:

Yassir Janah
Melodee Ruiz
Crystal Reilly
Vacancy

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:

- Apr 19: Good Friday (Closed)
- Apr 21: Easter Sunday
- Apr 22: Earth Day
- Apr 26: Arbor Day—Free Trees!
- May 5: Cinco De Mayo
- May 6: Nurses Week
- May 16: Annual Meeting
- May 27: Memorial Day (Closed)
- Jun 16: Father's Day



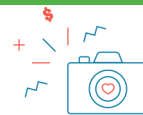
Member in the Spotlight:

"I'm excited to be a member of Encentus Federal Credit Union, and I love how I have been treated.

Thanks to all of you who help in making the atmosphere at the credit union feel like home. Job well done!

—Andrea D.
member since 2017

We love our members, and we want to hear from you! Tell us your story and be featured in our next newsletter.



The Future is Yours

➤ Picture it! ◊ Save for it! + Share it! ◊

Youth Month:

Teach Your Children How to Save

Saving your money isn't always easy, especially when you don't have a lot to spare. It helps to start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Gradually increase the amount of your deposits by a few dollars at a time.

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at Encentus FCU. You can open an account with as little as \$6.00! Encourage your child to make small deposits each week. Tell them their money will earn interest while it's in their account. If they keep the routine going, they'll quickly see their savings grow.

This April, we're celebrating Youth Month. We are encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other!

Visit Encentus and take advantage of our Youth Month promotions:

1. Pick up a **FREE** EFCU piggy bank for your child and open them an account (if they don't have one already). Share a photo of yourself with your new piggy bank and tag us on Facebook and we will deposit \$5.00 into your child's account!
2. Every **NEW** youth account opened in April will receive a \$5.00 sonic gift card at the time of opening.
3. Youth account holders may use our coin counter for **FREE** all April long.





Arbor Day is April 26th

Claim Your **FREE** Tree!

Did you know that a single tree can absorb CO2 at a rate of 48 lbs. per year? Every year, EFCU gives away close to 30 trees on Arbor Day. It is one of our favorite things to do! We purchase saplings from a local nursery and provide them to our members to take home free of charge. Planting trees is the most effective means of drawing excess CO2 from the atmosphere and we want to help you help the environment.

Come by our office early the 26th to claim your tree, it is a first come first serve event. Please plan accordingly and bring a vehicle large enough for the sapling to fit into. See you then!



Rate Check (as of 04/01/2019)

Loan Rates as low as:

New Auto	4.09% APR
Used Auto.....	4.09% APR
New Recreational Vehicle.....	6.29% APR
Used Recreational Vehicle.....	6.49% APR
Personal	7.49% APR
Mastercard (after low 6 month intro rate)	10.90% APR
Share Secured.....	4.00% APR
Household Goods.....	7.99% APR
Home Equity LOC	6.50% APR
Personal Line of Credit.....	9.49% APR
Enstant (payday) Loans	28.00% APR

Anticipated Dividend Rates for highest tier:

Regular Shares.....	0.45% APR / 0.45% APY
Club Accounts	0.35% APR / 0.35% APY
IRA Savings.....	0.75% APR / 0.75% APY

IRA & Share Certificates:

3 month.....	1.00% APR / 1.00% APY
6 month.....	1.75% APR / 1.76% APY
12 month.....	1.85% APR / 1.86% APY
18 month.....	2.05% APR / 2.06% APY
24 month	2.25% APR / 2.27% APY
30 month.....	2.40% APR / 2.42% APY
36 month.....	2.45% APR / 2.47% APY



Did you know that EFCU offers GAP insurance and auto warranties at a FRACTION of the cost that dealerships offer? Before you go auto shopping, get pre-approved at EFCU. We will make sure you get the best deal in town!

Fast Facts as of 12/31/2018:

Loans.....	\$23,625,883
Shares.....	\$24,232,514
Assets.....	\$27,844,870
YTD Net Income.....	\$76,873
Members.....	5,029
Net Worth Ratio.....	12.47%



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