



# RED CROWN CREDIT UNION™

*It's not just service. It's Personal.*

## Member **NEWS**

The Quarterly Newsletter for Members of Red Crown Federal Credit Union, January, 2006

### **Red Crown & Bryant Elementary New Partners in Education**

In a full-school assembly held at Bryant Elementary School on December 15, students witnessed the official Partners in Education signing ceremony between Red Crown FCU and Bryant Elementary.



The occasion was commemorated with songs and surprises. The students expressed their appreciation by performing songs from their holiday program and a few special "thank you" songs. Red Crown representatives were very touched by the school-wide thank-you!

Red Crown, in turn, had a few surprises for the school. Red Crown presented Bryant Elementary with:

- 350 spirit T-shirts for all students, faculty and staff.
- A check to the school for \$500.
- Alarm clocks, hats and mittens purchased with money raised from Red Crown staff and volunteer donations.
- \$10,000 worth of office supplies made available by an anonymous donation.
- And a cookies and milk party for every class thanks to donations provided by The Bama Companies, Inc. and Borden Dairy.

"We wanted the school to know how excited we are to be their Partner in Education and show them we

are committed to helping them make the most of their school experience," said Marsha Schmidt, Red Crown President.

### **Credit Union-wide Partnership**

Red Crown staff and volunteers are very excited about this partnership. We hope our efforts will be supported by our members as well. In the year to come, we envision donations of school supplies, books, snacks, socks, hats, mittens, money. . . the list is endless. If you have ideas for us or services you can donate or offer at a discounted price, please contact Wendy Pivarnik, at 477-3204 or [wendyp@redcrown.org](mailto:wendyp@redcrown.org). We really want our school and students to know how very special they are. By investing in these kids today, we are investing in our tomorrow.



## Red Crown *in the community*

Along with the adoption and donation to Bryant Elementary, Red Crown Credit Union has had a busy year supporting several other charities:

- The American Red Cross Hurricane Katrina Fund
- The Salvation Army Angel Tree program
- Marine Corps' Toys for Tots Drive
- Children's Miracle Network with piggy bank and Entertainment book sales
- Tulsa Area United Way



*Toys for Tots*

## Don't know what to give?

**No matter the occasion, a Visa Gift Card is the ideal present!**

- It's more versatile than a gift certificate and safer than cash.
- Unlike a check, you don't have to cash it before you spend it.
- It can be used anywhere Visa debit card is accepted in the United States.

**It's not a credit card.** It's a prepaid gift card that can be used just like a Visa debit card anywhere in the United States – at retail stores, by phone or on the Internet.

Purchase your Visa Gift Card today at any Red Crown Credit Union location! Gift Cards are available in \$50 and \$100 denominations. Cost per card is \$3.50.

**Give them exactly what they want this time.**

## New Feature for eStatement

Following your account eStatement, images of that month's cleared checks are presented 10 per page. These additional pages can be printed or downloaded just like your account eStatement. Plus, you can still view the front and back detail of canceled checks, one-by-one, by clicking on the check number in your account statement detail.

### **Effective February 1, 2006**

- Foreign check collection fees will be passed on to the member at actual cost.
- A \$1.00 fee will be charged to your account if you do not notify us of a change in your address **and** the post office charges us a fee for forwarding your mail.

## Crown Service Awards

Each month, staff members nominate a co-worker for the Crown Service Award. This award recognizes an employee for going above and beyond in assisting members and team mates. The Crown Service Award recipients for the second half of the year are listed.

(ST = Southtown; MT = Midtown and DT = Downtown.)



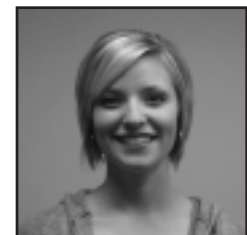
**June**  
**Shannon Medico**  
*Loan Officer - ST*



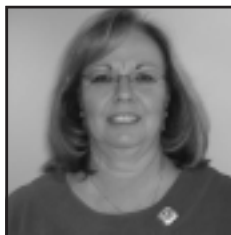
**July**  
**Brittany Thompson**  
*Teller - DT*



**August**  
**Kelle Rowe**  
*Accounting - ST*



**September**  
**Shanna Warner**  
*Teller - ST*



**November**  
**Marla Parsons**  
*Loan Officer - DT*



**December**  
**Amanda Mangel**  
*Teller - ST*

### **ATTENTION ATM CARDHOLDERS:**

**Effective January 1, 2006, we will no longer accept ATM deposits to Red Crown Credit Union accounts. We are making this change in policy to help protect Red Crown from fraud which, unfortunately, is necessary as ATM deposit fraud increases nationwide.**

On the positive side, deposits are available sooner when done at any of our 3 branches, a Credit Union Service Center/Outlet, or the after-hours night drop at our 91st and Yale location rather than through an ATM. Checks for deposit can also be mailed to Red Crown with pre-addressed envelopes that we will provide upon request. Please do not mail cash.

You are a valuable member to us! We realize and apologize for the inconvenience this change may cause. If an ATM is the only convenient way for you to make deposits to your account, please contact us. We appreciate your understanding of our efforts to minimize Red Crown's vulnerability to ATM deposit fraud.

## Tax Season 2005 is here!

For the first time, TurboTax® Online<sup>(SM)</sup> launched in December.



TurboTax Online:

- Guides you through your return step-by-step
- Is updated with the new tax law changes
- Allows you to file your return electronically and receive your refund in as little as 7-12 days.

Begin your taxes today with TurboTax Online at [redcrown.org](http://redcrown.org)!

## Fill in the GAP on Your Next Vehicle Loan

Did you know that if your vehicle is stolen or totaled, you are still liable to pay the difference, or "gap", between your insurer's settlement and your remaining loan balance?

What can you do? Consider adding Red Crown's Guaranteed Asset Protection (GAP) on your next car loan. For just a few dollars a month, GAP insurance can save you from having to make loan payments on a vehicle that's been stolen or declared totaled. Call for more details.

## Attend the Annual Meeting

April 24, 2006

6:30 registration, 7:00 meeting

Tulsa Marriott Southern Hills

Mark your calendars to attend.

## Would you like to volunteer?

Red Crown volunteers are vital to the success of the credit union. Volunteers help guide the general direction of the credit union and ensure that our members' needs are being met. If you are interested in getting



involved, please contact Mary Stonecipher 451-1037, Gerry Thames 455-3738 or Frank Jackson 740-1179.

## Holiday Drawing Contest Winners

Thank you to all who submitted entries for our contest! The award winning artists were:

Ashlyn	Preschool & Under
Molli	Kindergarten - 2 <sup>nd</sup> Grade
Mitchell	3 <sup>rd</sup> - 5 <sup>th</sup> Grade

Each winner received \$100. Congratulations!

## NEW for 2006!

### Chance to Win CASH

Every quarter, members have a chance to win one of three cash prizes (\$50, \$35 or \$15). Just answer the following five questions all correctly, return the completed entry to Red Crown and be automatically entered to win. Questions are derived from this quarter's Newsletter content. Mail, fax or drop off the completed entry at any Red Crown location.

1. In what denominations are Red Crown's Visa® Gift Cards offered? \_\_\_\_\_ and \_\_\_\_\_.
2. What is the name of the product that if added to a vehicle loan can pay the difference between the insurer's settlement and the remaining loan balance? \_\_\_\_\_.
3. Name 2 of the many surprises Red Crown presented to Bryant Elementary at the official signing ceremony. \_\_\_\_\_ and \_\_\_\_\_.
4. True or False – Summary page(s) or canceled check images are now available within eStatements? (Circle answer).
5. List 2 organizations Red Crown donated to this year. \_\_\_\_\_ and \_\_\_\_\_.

Member Name \_\_\_\_\_ Account Number \_\_\_\_\_ (last 2 numbers only)

Preferred Contact Method (Daytime phone number, E-mail address or Both) \_\_\_\_\_.

Entries must be received/postmarked by the 20th of the month. On the 25th of the month, or next business day after such date, three winners will be randomly selected from those contest entries with all five questions answered correctly. Winner will be contacted by their preferred Contact Method listed above. Winner will have 14 days from date of notification to claim prize. Prize not claimed within 14 days will be recycled and offered again, and that winner will not receive a prize. Prize claimed within 14 days will be deposited to member's account. One entry per account. No purchase necessary. Void where prohibited by law. Employees and volunteers of Red Crown and the immediate families of each are not eligible to enter. All information will be kept confidential, to be used only for the above stated purpose. Acceptance of prize equals permission to list your name as the contest winner on web site and in newsletter. See back page for mailing address or fax to (918) 477-3232.



# RED CROWN CREDIT UNION

(918) 477-3200 (800) 318-7228

[www.redcrown.org](http://www.redcrown.org)

### Southtown

5001 East 91<sup>st</sup> St.  
Tulsa, OK 74137

Lobby M-F 9-5  
Drive-thru M-F 7:30-6  
Sat. 9- Noon

### Midtown

2738 E. 51<sup>st</sup> St., Ste. 140  
Tulsa, OK 74105

M - F 9 - 5:30  
Sat. 9 - Noon

### Downtown

509 S. Boston, Ste. 3  
Tulsa, OK 74103

M - F 8 - 5

FREE Drive-up ATM in Southtown's drive-thru.

**No-Surcharge ATMs** – Visit our web site to find ATM locations for:



## Credit Union Service Centers - CUSC

Look for the blue swirl

For a listing of all locations, [www.redcrown.org](http://www.redcrown.org), click CU Service Centers

### OKLAHOMA CUSC LOCATIONS

**ADA CUSC Outlet @ Tinker FCU**  
1620 Lonnie Abbott Industrial Blvd

**\*MOORE CUSC Branch**  
741 N Moore

**BARTLESVILLE CUSC Outlet @ 66 FCU**  
501 S Johnstone

**OWASSO CUSC Outlet @ Tulsa Teachers CU**  
11725 E 96<sup>th</sup> St N

**BETHANY CUSC Outlet @ Tinker FCU**  
6750 NW 39<sup>th</sup> Expressway

**SHAWNEE CUSC Outlet @ Tinker FCU**  
3923 N Harrison

**BROKEN ARROW CUSC Outlet @ Communications FCU**  
950 Aspen Ave

**STILLWATER CUSC Outlet @ Tinker FCU**  
5101 W 6<sup>th</sup> Ave

**CHICKASHA CUSC Outlet @ the Focus FCU**  
2201 W Iowa St, Ste 1

**TULSA CUSC Outlet @ Tulsa Teachers CU**  
8102-B S Lewis

**ENID CUSC Outlet @ Tinker FCU**  
801 S Oakwood Rd

**\*TULSA CUSC Branch**  
6105-A S Mingo

**\*EDMOND CUSC Branch**  
13801 N Pennsylvania Ave, Ste G

**TULSA CUSC Outlet @ Tulsa Teachers CU**  
140 E Pine St

**\*MIDWEST CITY CUSC Branch**  
6312 E Reno, Ste C

**\*YUKON CUSC Branch**  
1153 Garth Brooks Blvd

\*CUSC Branches offer extended hours of operation Mon-Fri 9am-7pm and Sat 9am-5pm. Locations listed above as a CUSC Outlet each have their own hours of operation, including holiday closings. Please contact that outlet for their hours of operation.

## HOLIDAY CLOSINGS



**Martin Luther King, Jr.**

Monday, January 16, 2006



Monday  
February 20, 2006

## PRESIDENTS' DAY

**REMINDER** – Red Crown's electronic services CUOL (internet home banking, bill pay and eStatement) and READI (telephone account access) are available 24/7.

**2006 Pocket Calendars Available.**

## DEPOSIT RATES

	Div. Rate	APY*
<b>Share Savings</b>		
>\$50,000.01	1.49%	1.50%
\$10,000.01 – \$50,000	1.39%	1.40%
\$1,000.01 – \$10,000	1.29%	1.30%
\$100 – \$1,000	1.19%	1.20%
<b>Money Market Share Draft</b>		
>\$100,000.01	2.96%	3.00%
\$50,000.01 – \$100,000	2.72%	2.75%
\$25,000 – \$50,000	2.47%	2.50%
<b>Share Draft</b>	0.499%	0.50%
<b>Club Account</b>	1.49%	1.50%
<b>IRA Shares</b>	1.59%	1.60%

FOR CURRENT CD RATES & SPECIALS, call or check our web site. Rates effective as of the last dividend declaration date and are subject to change without notice. Rates are variable and may change after the account is opened. Fees could reduce earnings.

\*APY = (Annual Percentage Yield)

## LOAN RATES Effective January 1, 2006

Rates as low as . . . APR\*

<b>NEW Auto</b>	<b>6.00%</b>
<b>Pre-Owned Auto</b>	<b>6.00%</b>
<b>Recreational vehicles</b>	<b>6.00%</b>
<b>Boats and motor homes</b>	<b>6.00%</b>
<b>Motorcycles</b>	<b>6.00%</b>
<b>Personal watercraft &amp; ATVs</b>	<b>7.00%</b>

\*APR (Annual Percentage Rate) is based on your individual credit history, subject to approved credit. Rate applies to new money loaned out. Certain restrictions may apply. Subject to change without prior notice.

**HOME LOANS:** Please call us for mortgage rates and programs.

- Purchase or refinance
- Construction
- Lot or land
- Home Equity Line of Credit with credit card access
- Investment property

**SBA APPROVED LENDER**

## Red Crown Statistics: As of November 30, 2005

Assets	\$76,332,507
Shares	\$65,229,993
Loans	\$47,377,719
Membership	12,893

## Red Crown FCU Board of Directors

Mary Stonecipher  
*Chair*

Alvin Faircloth  
*Director*

Gerry Thames  
*Director*

Minerva Roesler  
*Vice Chair*

H. T. Konkler  
*Director*

Grover Woods  
*Director*

Carl Fallen  
*Treasurer*

Marvin Preslar  
*Director*

Bob Slepka  
*Secretary*

## Supervisory Committee

J. Frank Jackson  
*Chairman*

Vince Long  
Dick Murphy

Dick Tullis

**NCUA**

Your savings federally insured to \$100,000  
National Credit Union Administration,  
a U.S. Government Agency

