



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, April, 2006

Earn More.

The minimum required to open a Red Crown Money Market Account has recently been lowered to \$5,000.

- ◆ \$5,000 minimum balance to open
- ◆ Earns a higher APY* than savings or checking
- ◆ Tiered APY* for higher balances
- ◆ Dividends calculated by the daily balance method, compounded daily and credited monthly
- ◆ 6 withdrawals or transfers per month
- ◆ Money Market rates are listed on the back page

A Money Market Account provides an investment opportunity for a higher rate of return while funds remain liquid, insured and secure. Please contact a Red Crown Member Service Representative for more information and full disclosures.

*Annual Percentage Yield (APY)

It's a bird, it's a plane, it's Super Grover!

Calling all super heroes! Super Grover needs your help! Come discover what it takes to get your inner hero ready for action when this brand-new Sesame Street Live production "**Super Grover! Ready for Action**" zooms into Tulsa.



Red Crown Credit Union is once again the proud, exclusive local sponsor of this production. Grover and friends will perform in Tulsa at the ORU Mabee Center April 20-23, 2006. Red Crown

has available a \$3.00 off VIP coupon at all Red Crown locations or visit our web site to print off the coupon or to get the instructions on how to use it to order tickets online.



Coke & A Smile!

Trey enjoys his popcorn and Coke at the Southtown office! During the 91st & Yale construction project, stop in Southtown and enjoy freshly popped popcorn and ice cold Coke at the complimentary "Red Crown Snack Bar". Just our way of saying "Thank You" for making the extra effort to come in. See you soon!

Hurry – Great CD Rates!

| | \$1,000 min. | \$100,000 min. |
|----------|--------------|----------------|
| 7 month | 4.65% APY* | 4.75% APY* |
| 13 month | 4.75% APY* | 4.85% APY* |

*Annual Percentage Yield (APY) is based on the assumption that dividends will remain in the account until maturity. There is a substantial penalty for early withdrawal.

New Technology Coming Soon...

Red Crown Credit Union, through a partnership with Vexis Systems, Inc., Tulsa, OK, is very excited to launch an easier, more secure telephone account access system this coming quarter.

Thanks to recent developments in interactive voice recognition systems, members will be able to conduct their telephone account transactions by voice command. Simply speak your answers to the system's prompts to access your account information. Answers can also be entered on the telephone keypad. Those handy READI transaction guides will become a thing of the past.

Our new system is also more secure in that it uses biometric security to gain account access. Biometric security refers to 'something you are', which can't be lost, stolen or forgotten.

What does 'something you are' mean? The system has the ability to identify members by using the unique sound of their voice. Voiceprint offers the same high level of identification as other biometric security tools, such as retinal scans or fingerprints.

How will it work? The first time a member calls into the system, it will ask the member a series of questions to establish the voiceprint for that account. (Accounts with joint owners can have 2 voiceprints, one for each owner.) Then, whenever the member calls into the system, he/she must answer those questions to the system's satisfaction. The system is comparing the caller's voice with the voiceprint on file for that account. If they match, account access is granted. If not, the call goes to a live operator for assistance.

Watch for more information to come.

Naming Contest – help us name our new telephone system, see page 2 for details.

Attend the ANNUAL MEETING

April 24, 2006
6:30 registration, 7:00 meeting
Tulsa Marriott Southern Hills

Access Your Red Crown VISA Credit Card Statement Online

You can view:

- Your current credit card balance
- Your available credit line
- Recent credit card activity
- Previous months statements
- And so much more . . .

With a rise in credit card fraud, it's a good idea to get in the habit of checking the activity on all of your credit cards between mailed statements. By helping us monitor the activity on your Red Crown credit card, we can detect any fraudulent activity sooner, put a stop to it and decrease the credit union's losses.

Online access to your credit card statement is offered free and highly recommended. You can enroll your account on our web site. From our home page, click Online Services, scroll down to VISA Statement and click on it. Then supply the requested information to get a user name and password established.

If you ever see any questionable activity, please contact us immediately. Thank you for your help!

Naming Contest

Help us name our new telephone account access service. Currently, the telephone service is named READI or Ms. READI, and to be honest, not many of us can remember what those letters stand for. If you have a catchy name suggestion, submit it for a chance to win \$100. Suggestions need to be submitted by April 20 to Red Crown Credit Union, Naming Contest, 5001 E. 91st Street., Tulsa, OK 74137; e-mail wendyp@redcrown.org or fax (918) 477-3232.

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 are listed below.

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



January, 2006
Marika Weiner
Loan Admin./Collections - ST



February, 2006
Dinessa Thompson
Collection Officer - MT

Notice for Red Crown account holders: Red Crown FCU is required by law to distribute the following privacy policy to all account holders on an annual basis. Please contact us with any questions.

INFORMATION ABOUT YOUR PRIVACY

Our Privacy Pledge to You

As a member of Red Crown Federal Credit Union, you provide us with important information about yourself. We believe it is our responsibility to safeguard your personal and financial information. While some financial institutions share account owner information with other businesses, we are committed to keeping it confidential.

We have developed the following privacy policy to ensure you the confidentiality you deserve. You have our promise that we will adhere to these guidelines. It is our pledge to you.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our and us, when used in this notice, means Red Crown Federal Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your", we mean the following types of members:

- All of our consumer members who have a continuing relationship with us, such as:
 - o Loan account
 - o Share account
 - o Credit card
 - o Safe deposit box
- All former members

We will tell you the source for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We must first define some terms:

- **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.
- An **affiliate** is a company we own or control.
- A **nonaffiliated third party** is a company that is not an affiliate of ours.

The Information That We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us;
- Information about your transactions with our affiliates;
- Information about your transactions with other nonaffiliated third parties;
- Information we receive from a consumer-reporting agency.

Information We Disclose About You

We DO NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.

The Confidentiality, Security, and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Nonpublic Personal Information and Former Members

If you decide to close your account(s) or become an inactive member, we will follow the privacy policies and practices as described in this notice.

New Service for Business Owners!

If you don't already, we can help you get set-up to accept credit cards, debit cards and other electronic payments.

Red Crown is proud to announce the launching of merchant account services. Through our partnership with Newtek Business Services, Inc., our business members now have access to a complete menu of payment acceptance options, including:

- **Credit and Debit Card Acceptance** – Accept MasterCard, Visa, American Express, Diner's Club, PIN-based Debit Cards and Signature-based Debit Cards.
- **Check Conversion into ACH transactions**
- **Automated payment processing**
- **E-commerce Services**
- **And more . . .**

At Red Crown Credit Union, we're committed to serving more than your personal financial needs. We are dedicated to providing business services as well – at the same high level of service you've realized and come to expect from Red Crown Credit Union.

If you own a business and you are not accepting electronic payments, or if you are looking for a new solution, please contact a Red Crown representative today!



Home Sweet Loans

Whether you are . . .

- Buying
- Remodeling
- Adding On
- Building
- Investing
- Planning
- Saving
- Dreaming...

Red Crown Credit Union can help!

When shopping for rates, programs or options, give us a call. We would love the opportunity to visit with you.

RED CROWN CREDIT UNION™ (918) 477-3200 • (800) 318-7228
It's not just service. It's Personal. www.redcrown.org
Tulsa Offices: 5001 E. 91st St. 509 S. Boston • 2738 E. 51st St.



There is still time . . . TurboTax[®] Online (SM) is available day or night, 24-hours a day, at your convenience. Begin your taxes today at www.redcrown.org.

Congratulations to Our January Newsletter Contest Winners!

Doris W. - \$50
Barb A. - \$35
Linda S. - \$15

April Newsletter Contest – 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 by April 20th. Winners will be drawn at the Annual Meeting on April 24, need not be present to win.

1. What can members enjoy at Southtown during the road construction? _____ and _____.
2. What is the new minimum deposit to open a Money Market Account? _____.
3. List one exciting feature of our new telephone account access service. _____.
4. True or False – Red Crown offers account services for business owners. (Circle answer).
5. True or False – Red Crown offers construction loans. (Circle answer).

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 24th of April, three winners will be randomly selected from those contest entries with all five questions answered correctly. Winners will be contacted by their preferred Contact Method listed above. Winners will have 14 days from date of notification to claim prize. Prizes not claimed within 14 days will be recycled and offered again, and that winner will not receive a prize. Prizes 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 publish your name as a contest winner. 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

Southtown

5001 East 91st St.
Tulsa, OK 74137

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

Midtown

2738 E. 51st 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, 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 96th St N

BETHANY CUSC Outlet @ Tinker FCU
6750 NW 39th 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 6th 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



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

DEPOSIT RATES

| | Div. Rate | APY* |
|-----------------------------|-----------|-------|
| Savings Account | | |
| >\$50,000 | 1.59% | 1.60% |
| \$10,000.01 – \$50,000 | 1.49% | 1.50% |
| \$1,000.01 – \$10,000 | 1.39% | 1.40% |
| \$100 – \$1,000 | 1.29% | 1.30% |
| Money Market Account | | |
| >\$100,000 | 3.45% | 3.50% |
| \$50,000.01 – \$100,000 | 3.21% | 3.25% |
| \$5,000 – \$50,000 | 2.72% | 2.75% |
| Checking Account | 0.499% | 0.50% |
| Club Account | 1.59% | 1.60% |
| IRA Shares | 1.69% | 1.70% |

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) is based on the assumption that shares and compounded dividends will remain in the account until maturity. Substantial penalty and forfeiture of dividends for early withdrawals.

LOAN RATES Effective January 3, 2006

Rates as low as APR*

| | |
|---------------------------------------|--------------|
| NEW Auto | 6.00% |
| Pre-Owned Auto | 6.00% |
| Recreational vehicles | 6.00% |
| Boats and motor homes | 6.00% |
| Motorcycles | 6.00% |
| Personal watercraft & ATVs | 7.00% |

*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 February 28, 2006

| | |
|------------|--------------|
| Assets | \$77,086,038 |
| Shares | \$65,761,380 |
| Loans | \$46,927,420 |
| Membership | 12,864 |

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



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

