



# 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, July, 2006

### Looking for a new car?

Finding the right car can be a cumbersome and lengthy process. To help make your car buying experience more worry-free, we've teamed up with CyberAutoNetwork to offer you no-hassle, no-haggle pricing on your next new or pre-owned vehicle purchase.

The internet-based CyberAutoNetwork, allows you to:

- Locate dealers in your area.
- View dealer inventories online.
- Request dealer quotes for new and pre-owned vehicles online.
- Get a bid from an individual dealer or multiple dealers for a particular make and model.
- Read about the latest model releases under the "Auto News" tab.
- Try to sell your trade-in for free under the Member-2-Member Classifieds tab.
- Access participating Recreational Vehicle Dealer's new and pre-owned inventories of RVs, motorcycles, ATVs, boats and other watercraft.

Over 80% of people who bought a vehicle in 2005 used the internet as part of the process. Use Red Crown's newest tool – CyberAutoNetwork – to help you research your next vehicle purchase.

A great deal is just clicks away on [www.redcrown.org](http://www.redcrown.org), under Loans click on CyberAutoNetwork.

### 2006 Board of Directors

Mary Stonecipher	Chairman
Minerva Roesler	Vice-Chairman
Carl Fallen	Treasurer
Bob Slepka	Secretary
Alvin Faircloth	
Dan Lubojacky	
Gerry Thames	
J. D. Walker	
Grover Woods	

Thank you to our business partners for donating the wonderful door prizes for our Annual Meeting. We appreciate your support.

### Take me out to the ball game . . .

Red Crown was the proud sponsor of the Tulsa Drillers Wristband Day June 11. As Driller's fans ages 14 and under entered the gates, Red Crown staff were on hand to pass out the complimentary Red Crown and Tulsa Drillers wristbands. As part of Red Crown's sponsorship, we were able to share over 100 reserved seat tickets with members as well as a VIP suite with all its benefits.



*Red Crown member, Gina C., enjoys the Drillers' VIP suite with 11 friends and family members.*



*Hornsby, the Drillers mascot, was a bit confused as to where he should wear his Tulsa Drillers wrist bands. Pictured with Hornsby are Red Crown staff (l-r) Shanna Warner and Keely Greenwood.*

## Norman CUSC Branch Now Open!

Attention OU students and Norman-area members—you can now access your Red Crown accounts at the Credit Union Service Center branch located at 735 Asp in Norman, OK. The new branch provides Red Crown members easy, on-line, real-time access to their Red Crown accounts. All you need is a picture ID and your Red Crown account number to conduct transactions on your account as if you were in one of our own Red Crown lobbies. See back page for \*CUSC Branch hours of operation.

## Financial Planning Seminar Do you risk outliving your money?

In retirement, you face several important financial considerations: Are you prepared to cover up to 60% of your income needs with your existing assets? Do you know how to generate a reliable income stream to last throughout your retirement—which for many of us could be 30 years or more? Do you know how to manage your portfolio to withstand the effects of inflation and rapidly rising health care costs? In short, will your money last through your retirement? Are you sure about that? If you cannot confidently answer "yes" to these questions, you may risk outliving your income.

Chris Economou, JD, CFP, will present a seminar on financial planning that could change the way you think about retirement income. You'll learn about **5 key risks** to a retirement income stream and hear about a comprehensive **4-step process** for building your plan.

**September 20, 2006**

**Session 1: 10:00 am or Session 2: 7:00 pm**  
**at the Renaissance Tulsa Hotel**  
**6808 S. 107th E. Ave., Tulsa, OK**

Choose the session time that best fits your schedule. Both sessions will cover the same material. There is no cost to attend this workshop and no obligation.

Please contact Wendy with Red Crown at 477-3204 or [wendyp@redcrown.org](mailto:wendyp@redcrown.org) to reserve your seat today. Please provide your name, which session, how many guests will be attending, and a daytime phone number. Deadline for reservations is September 18, 2006.

## 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.)



*Pictured left to right:*

**March - Shanna Warner** - Loan Servicing Specialist - ST

**April - Amanda Reed** - Loan Administrator - ST

**May - Kathy Kaminsky** - Administrative Assistant - ST

## NCUA Increases IRA Insurance Coverage

Effective April 1, 2006, your traditional and Roth IRAs at Red Crown Credit Union are now insured in the aggregate to \$250,000.

### Notice of Account Verification

Our auditors, Regier Carr & Monroe, will soon be engaged in an audit of the financial statements of Red Crown Federal Credit Union as of June 30, 2006. In connection therewith, they are requesting that you carefully review the account balances on the enclosed statement with the amounts as shown in your records.

If the statement is not correct, I encourage you to write to our auditors, at the address below, giving details of any differences: Regier Carr & Monroe, 4200 Skelly Drive, Ste. 300, Tulsa, OK 74135. If you do not write our auditors, they will consider the enclosed statement to be correct.

J. Frank Jackson  
Supervisory Committee Chairman

## Construction Loans – we do them!

Thinking about building a new home? Contact the Red Crown Mortgage staff to discuss our construction loans. We would love the opportunity to finance your dream home.

Tell your family & friends! Earn \$50 when your referral closes a home loan or construction loan with Red Crown.



# Free Appraisal!\*



When you purchase or refinance a new home loan with us. (\$300 Value)  
\*Certain restrictions may apply. Present at time of application.

**RED CROWN CREDIT UNION**  
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(918) 477-3200  
(800) 318-7228  
[www.redcrown.org](http://www.redcrown.org)

### Congratulations to Our April Newsletter Contest Winners!

Joan C. - \$50  
Dean W. - \$35  
Virgil B. - \$15

## July 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 July 28th. Winners will be drawn on July 31st, need not be present to win.

1. Red Crown sponsored what event at the Tulsa Drillers? \_\_\_\_\_
2. What is the name of Red Crown's new internet car buying program? \_\_\_\_\_
3. What college town just got a new CUSC branch for Red Crown members? \_\_\_\_\_
4. NCUA increased IRA insurance coverage up to \$ \_\_\_\_\_
5. True or False – You could earn \$50 for a closed home/construction loan referral. (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 by the 28th of the month. On the 31st of July, 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. 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](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

**\*NORMAN CUSC Branch**  
735 N Asp

**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**  
8222 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

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

\*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



Monday, September 4, 2006

Credit Union Service Centers are closed these holidays as well.

**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 – Approved June 22, 2006

	Div. Rate	APY*
<b>Savings Account</b>		
>\$50,000	1.74%	1.75%
\$10,000.01 – \$50,000	1.64%	1.65%
\$1,000.01 – \$10,000	1.54%	1.55%
\$100 – \$1,000	1.44%	1.45%
<b>Money Market Account</b>		
>\$100,000	3.45%	3.50%
\$50,000.01 – \$100,000	3.21%	3.25%
\$5,000 – \$50,000	2.72%	2.75%
<b>Checking Account</b>	0.499%	0.50%
<b>Club Account</b>	1.74%	1.75%
<b>IRA Shares</b>	1.84%	1.85%

## 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 – Please call or check our web site for current consumer loan rates.

**NEW Auto**  
**Pre-Owned Auto**  
**Recreational vehicles**  
**Boats and motor homes**  
**Motorcycles**  
**Personal watercraft & ATVs**

\*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 May 31, 2006

Assets	\$79,251,003
Shares	\$67,287,701
Loans	\$47,842,738
Membership	12,901

## Red Crown FCU Board of Directors

Mary Stonecipher  
*Chair*

Alvin Faircloth  
*Director*

J. D. Walker  
*Director*

Minerva Roesler  
*Vice Chair*

Dan Lubojacky  
*Director*

Grover Woods  
*Director*

Carl Fallen  
*Treasurer*

Gerry Thames  
*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

