



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, October, 2006

TV Debut!



Watch for our Red Crown commercial to air during *The News on 6 at 9:00 pm* weeknights on **CW12**. Red Crown is very excited about the opportunity to highlight the personal service we give each member as well as to promote the full line of financial products we offer. The CW12 is Cox Cable channel 12, or over-the-air on Channel 19.

Red Crown Business Loan Provides New Dry-Cleaning Service to Owasso

Through Red Crown's SBA (Small Business Administration) loan service Owasso welcomes WaterStone Cleaners, its first pick-up and delivery dry cleaning service. "Starting my own dry cleaning business was a great experience. Having a banker who cared about our success made a huge difference." says owner Jeff Waters. For information on the many services offered by WaterStone, visit their web site at www.waterstonecleaners.com. For information about small business loans as well as other loan services, visit Red Crown's web site at www.redcrown.org or give us a call.



Learn How to Better Protect Yourself Credit Identity Theft Seminar

Join us November 16 to learn about the fastest growing crime – Credit Identity Theft. Red Crown has invited the *Credit Counseling Centers of Oklahoma, Inc.* to present this seminar to our members free of charge. Participants will learn why identity theft is a problem; how thieves get personal information; signs of identity theft; prevention of identity theft and what steps to take if you are a victim of identity theft. Please make plans now to attend:

November 16, 2006

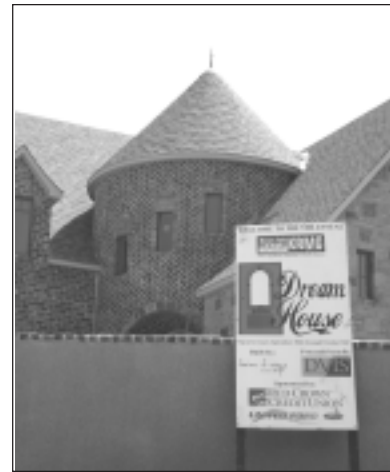
Session 1 at 10:00 am or Session 2 at 6:30 pm
Both sessions are at Red Crown Credit Union
91st & Yale office – 5001 E. 91st St., Tulsa

Both sessions will cover the same material. We hope you will take advantage of this excellent opportunity and you are welcome to invite your family and friends.

For reservations, please contact Wendy Pivarnik with Red Crown at 477-3204 or e-mail wendyp@redcrown.org. Please provide your name, a daytime phone number, which session you want to attend and how many will be attending. Deadline for reservations is November 15, 2006.

Dream House

Red Crown is a proud sponsor of the 2006 Dream House hosted by Cox Radio, Inc. The proceeds from the Dream House – built by Brian D. Wiggs, Inc. – will benefit the Tulsa D.V.I.S. (Domestic Violence Intervention Services) program.



You can tour the beautiful 4,000 square foot Dream House through

October 8. The Dream House is 1 mile East of the 121st & Elm intersection, in Jenks, on 121st. Open house hours are October 2-6, 4-8 pm, October 7, 9am-8pm and October 8, Noon-5pm.

Be sure to stop by the Dream House to sign-up for a chance to win a \$500 gas card courtesy of Red Crown or a 2007 Ford Mustang courtesy of United Ford. To find out more, visit our web site.

Tulsa Hockey fans!

Mark your calendars for Thursday, November 2 from 3:30 – 5:30 pm *Player Appearance* at our 91st & Yale office.



- Up close and personal with 4-6 Tulsa Oilers players
- Bring your pennants, jerseys, programs... for autographs
- Don't forget your cameras too
- Sign-up to win an Oilers prize pack including tickets
- Pick up vouchers for discounted tickets. Vouchers can be redeemed for either the November 3 (vs. Bossier-Shreveport) or November 4 (vs. Memphis) games.

Bring the kids after school, leave work early, stop by Red Crown to meet your Tulsa Oilers.

Red Crown 91st & Yale – Now a CUSC Outlet



What does this mean? Members of the 1,271 CUSC participating credit unions can now access their other credit union accounts at our 91st & Yale office.

Credit Union Service Centers, or shared branching, is a cooperative network of credit unions that have joined together and created shared service centers across the country. By sharing facilities, credit unions can offer their members the convenience of more locations to access their accounts as if they were at their own credit union.

Members can enter any shared service center and conduct a range of transactions, such as:

- ◆ Cash checks
- ◆ Make deposits and withdrawals
- ◆ Make loan payments
- ◆ Make transfers between accounts
- ◆ Purchase Money Orders, Travelers Checks and Official Checks
- ◆ Obtain cash advances and balance inquiries

To take advantage of this service, members need:

- ✓ Their credit union's name
- ✓ Their account number
- ✓ Photo identification

To find participating credit unions and service center locations, visit our web site www.redcrown.org, under Other Links, click on CU Service Centers.

Reminder - Help Us Serve You Better

Please notify us when your personal contact information changes, such as mailing address, e-mail address, home, work or cell phone numbers. Often, we can't contact members because of outdated information.

Change Account Information for Account #(s) _____
 Name _____
 Address _____
 City _____ State _____ Zip _____
 Home Phone # _____
 Work Phone # _____
 Cell Phone # _____
 E-mail address _____
 Signature _____
 Date _____

Please complete, clip and mail to Red Crown FCU,
 5001 E. 91st St., Tulsa, OK 74137 or Fax to 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.)



Pictured left to right:

June - Marilyn Thomas - Collections Manager - MT

July - Carrie George - Branch Manager - MT

August - Brittany Thompson - Teller - DT

2007 Entertainment Books Now on Sale!

For just \$20.00 you can purchase "the book that pays for itself". \$10.00 from the sale of every book will be donated to the Children's Miracle Network. Buy yours at Red Crown.

Holiday Closings

Monday, October 9, 2006*
Columbus Day

VETERANS' DAY*
 Friday, November 10, 2006

THANKSGIVING
 November 23, 2006
The Downtown office will also be closed November 24th.

Season's Greetings
CHRISTMAS DAY
 December 25, 2006

2007 NEW YEAR'S DAY
 JANUARY 1, 2007

Unless otherwise noted, these holiday closings are for all Red Crown branches, including Credit Union Service Centers.

*Credit Union Service Center Branches are open these days, regular hours.

Reminder - Red Crown's electronic services are available 24/7/365. This includes CUOL (Credit Union OnLine, Bill Pay and eStatement) and ART, our audio response teller.

IMPORTANT INFORMATION for Red Crown CREDIT & DEBIT CARD Holders

With recent enhancements to the fraud detection systems on Red Crown's Credit, Debit and ATM Cards, it is very important for card holders to contact Red Crown prior to traveling abroad or making purchases out of the usual. If the system detects suspicious transactions, and issues an alert, the card may be blocked if the member can not be contacted to verify the account activity.

If you are traveling, especially abroad, let us know your travel dates and destinations prior to your departure. We will put a note in the system so that if an alert is issued and you can not be contacted, that we know chances are good you are making these transactions. The account will continue to be monitored, but knowing your travel plans will decrease the chances of your card being blocked.

Please notify us:

- If your phone numbers change or if you have a cell phone number we can add to your account.
- If, where and when you will be traveling abroad.
- Prior to making purchases out of the usual.

If the fraud detection system issues an alert on your account, every effort will be made to contact you to verify the transactions. If you can not be contacted, there is a chance that your card will be blocked.

KIRBY Kangaroo Coloring Contest

The new KIRBY Kangaroo Holiday Coloring Contest is coming soon!. In early November, every KIRBY account holder will receive the holiday coloring contest sheet in the mail. Encourage your KIRBY member to color it and return it to Red Crown. Pictures will be on display at the branches and eligible to win \$100. Pictures need to be returned to Red Crown by December 15, 2006. (Coloring contestants must be a primary KIRBY account holder in order to be eligible to win. If your child isn't a member, it only takes \$5.00 to open a KIRBY savings account for them.)



Age Groups: Preschool & Under;
Kindergarten - 2nd Grade;
3rd - 5th Grade.



Congratulations to Our April Newsletter Contest Winners!

Mildred H. - \$50
Marge B. - \$35
Jason F. - \$15

October 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 October 30th. Winners will be drawn on October 31st, need not be present to win.

1. Red Crown is running a TV commercial on what station? _____.
2. What kind of a loan did we provide WaterStone Dry Cleaning? _____.
3. The Dream House benefits what organization? _____.
4. What is the fastest growing crime? _____.
5. True or False - Red Crown Credit & Debit card holders need to contact us prior to traveling abroad. (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 30th of the month. On the 31st of October, three winners will be randomly selected from those contest entries that have answered all five questions 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 on our web site and in our newsletter, unless otherwise requested. 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

***NORMAN CUSC Branch**
735 N Asp

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 Out let @ 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
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 @ Red Crown FCU
5001 E 91st St

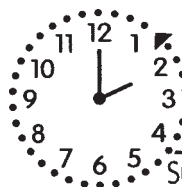
***MIDWEST CITY CUSC Branch**
6312 E Reno, Ste C

TULSA CUSC Outlet @ Tulsa Teachers CU
140 E Pine St

***MOORE CUSC Branch**
741 N Moore

***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.



DAYLIGHT SAVING TIME ENDS

Sunday, October 29, 2006

DEPOSIT RATES – Approved September 28, 2006

	Div. Rate	APY*
Savings Account		
>\$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%
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	1.74%	1.75%
IRA Shares	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 are 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 August, 2006

Assets	\$77,646,783
Shares	\$67,193,529
Loans	\$45,884,650
Membership	12,956

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



We do business in accordance with the Federal Fair Housing Law
and the Equal Credit Opportunity Act.

