

CONNECTIONS



FROM THE CHAIRMAN...

Ent – Your Lending Partner, and More

If you follow the news you may believe that financial institutions just aren't lending any more. We often hear of the difficulties consumers face when trying to get a loan, or of companies that are not lending due to capitalization problems. Despite what you're hearing, Ent continues to meet the lending needs of our members. In fact, as of the end of July, Ent has provided more than \$531 million in new loans to our members this year. Because of our continued strength and stability, we are still in the business of making good quality loans to qualified borrowers.

As your credit union, however, we go beyond just giving you a loan.

We want to make sure you are in the right loan – one that makes the most sense for your particular situation. That is why we offer financial counsel and education; we want you to succeed throughout the entire lending process.

Ent offers loan consultation in several ways. Ent's lending specialists in our lending call center, or in our service centers, are trained to go over all your loan options with you and make sure the loan you choose matches up with your long-term financial goals. Ent's Member Solutions Department is also available to help those who are struggling with an existing loan, since we know that sometimes bad things happen to good people.

Ent also offers free financial education seminars to help guide you through life's big loan decisions. If you can't make it to a seminar, we also offer free online loan advice at Ent.com/EducationCenter, or you can download a free financial education podcast at Ent.com/Podcasts. The bottom line is Ent is here to help. Whether you're getting a loan for the first time, or are struggling with an existing loan, we want to help you become a smart, informed borrower and reach your financial goals. It is our objective to equip you, our valued member, with the tools and education you need to thrive.

Tim Rickert
Chairman

Ent at the Pueblo Parade of Lights!

Watch for Ent at the Pueblo Parade of Lights on Saturday, November 28. Ent is a proud sponsor of the event and will also be participating in the parade. The Pueblo Parade of Lights kicks off at 5:30 p.m. and travels throughout the streets of downtown Pueblo, starting at Colorado and Abriendo.

Safe Boxes – Protect What's Precious to You

Having a safe box can help put your mind at ease. Most of us know it's a good idea to have one, but what exactly should you put in it? When considering a safe box, it's a good idea to think of it as a secure place to store important items that would be difficult or impossible to replace. Some of these items might include:



- Important papers such as family records, birth certificates, marriage licenses, or death certificates
- Original deeds, titles, contracts, stocks or bonds
- Or, special jewelry, metals or collectibles.

While many people like to keep valuables close at hand, a safe box can provide you with the peace of mind that your valuables are in a safe place that is more resistant to fire, water or theft. To look for an Ent location near you that offers safe boxes, go to Ent.com/Locations.

Introducing ...

New Financial Tools on Ent.com!

We've added new content to the online Education Center with great tools to help you reach your financial goals for today – and tomorrow. Ent has partnered with Ascensus, an industry-leading provider of retirement services, to offer you practical ideas, easy-to-use calculators and planning tools that can help you simplify the money management process and manage your financial goals – no matter where you are in life.

The **Life Stages** section within Retirement Central can help you plan for retirement whether you're "Getting Started," "Getting Married," "Inheriting Retirement Assets" or you're "Hoping to Retire Early." Within each life stage, specific strategies dealing with topics like setting goals, identifying shortfalls and preparing for the unexpected are discussed.

Ready to open an Individual Retirement Account? With the new **IRA selector tools** you can learn about the types of IRAs available and use the eligibility and basic comparison calculators to help decide which IRA is right for you. Once you've made a decision, you can even complete and print a form that includes all the information we need to open your account, and bring it to your favorite Ent Service Center to open your account. What could be easier?

Another addition to our Education Center is **Debt in Focus**, an interactive web-based tool designed for credit unions to help you create a budget and pay down debt. Rest assured, the service is completely anonymous – it doesn't ask for your name, social security number, or any other identifiable information. After you have provided your sources of household income and debt and answered several questions, you will be rewarded with budgeting suggestions and information about how to improve things like your debt to income ratio, revolving debt ratio and your credit score.

We think you'll agree that these new online tools can help you make money management and retirement planning even easier. Jump onto Ent.com/EducationCenter right now – or anytime – and see what we mean!

Board Nominations for Ent Federal Credit Union

Nominations are open for the election of the Ent Federal Credit Union's Board of Directors for the year 2010. There will be three (3) three-year term positions open on the Board of Directors.

The Board Nominations and Election Committee nominate the following candidates as Directors on the Board for a three-year term: Stephen Ducoff, Steven Fuscher and Tim Rickert.

Additional nominations for the Board of Directors may be made by petition signed by a minimum of five hundred (500) Ent Federal Credit Union members. A separate petition must be completed and submitted for each nomination. Petition forms and policies are available from Kathy Haskett, Administrative Supervisor, at the credit union's office at 7250 Campus Drive, Colorado Springs, Colorado 80920.

Each nominee must submit with the petition a statement of qualifications, biographical data, and a certificate signed by the nominee stating he/she is agreeable to nomination and will serve if elected to office. Petitions, biographical data, and certifications for each nominee by petition must be returned to Kathy Haskett no later than Friday, November 13, 2009.

If more than one person is nominated for each Board position, an election will be held. If an election is required, information and procedures will be provided to members with December 2009 statements (mailed in January 2010). If there is only one nominee for each Board position, no election will be conducted. There will be no nominations from the floor at the Annual Meeting. Newly elected Ent Federal Credit Union Board Members will be announced at the Annual Meeting.



Luis Velez, Chair
Nominations and Election Committee

Holiday Food Drive to Benefit Families in Need

Ent Service Centers will again serve as drop-off locations for non-perishable food and monetary donations to help local families in need. **Donations will be accepted starting in early November and run through late December.**

Service Centers in Colorado Springs and Pueblo will participate in the annual Care and Share Holiday Care Drive, which makes it possible for Care and Share to partner with over 400 human services agencies and provide food to nearly 25,000 people every week in Southern Colorado.

Donations from our Denver area centers will benefit the Food Bank of the Rockies, which provides food supplies to more than 1,000 hunger-relief

Drop off
Your Food Drive
Donation at
any Ent
Service Center

programs. Last year the Food Bank distributed over 26 million pounds of food, enough to provide nearly 56,000 meals to children, seniors and families in need.

Both Care and Share and the Food Bank of the Rockies are part of Feeding America, the nation's largest charitable hunger-relief organization with a network of more than 200 member food banks and food-rescue organizations. Visit CareandShare.org and FoodBankRockies.org to learn more about the mission of these organizations and how to make donations anytime.



Ent – Protecting You From Fraud



The holiday season can bring with it an increase in fraud cases. We want you to know what Ent is doing to protect your Visa® Debit and ATM cards and what you can do to help protect yourself.

Ent has a sophisticated fraud monitoring system that is able to determine normal spending patterns for every cardholder. If the system detects an unusual expense or an odd spending pattern, it will flag your account for follow up. Ent's Card Fraud staff closely monitors all alerts and will call you to verify any unusual activity. If a transaction is fraudulent, Ent takes immediate action to block your card and prevent any further fraudulent activity.

Ent's Card Fraud department is always looking out for you, but there are also some preventative steps you can take to avoid being a victim.

- Check your account regularly – verify all transactions.
- Check your credit report once a year for any fraudulent activity.
- Balance your checkbook.
- Make sure your Ent account has up-to-date phone numbers on record.
- Be wary of "Trial Offers." Often the first offer is for a small fee but is followed with larger monthly fees. If it is too good to be true, it probably is.

Most important, call us if you see anything suspicious. Even if you see a small amount come out of your account that doesn't look familiar, it could be fraud. Some crooks will "test" your account first with a small amount; if it works, they may continue with higher dollar transactions. Don't let this happen to you. Being proactive with your account can help you avoid being a victim.

Statistics

As of July 2009 ■ Assets: \$2,907,771,156 ■ Shares: \$2,385,513,136 ■ Loans: \$1,794,194,242 ■ Members: 197,002 ■ For the most current statistics, log on to Ent.com.



(719) 574-1100 • 800-525-9623 • Ent.com

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