

## **Statement of Commitment to Members**

Chartered in 1957 to serve the former Ent Air Force Base and Peterson Field (now Peterson Air Force Base) in Colorado Springs, Colorado, Ent Federal Credit Union® is a member-owned, not-for-profit financial cooperative. Our community charter allows us to offer membership benefits to all who live, work, worship or attend school in Denver, El Paso, Pueblo and Teller counties; the Denver area zip codes of 80010, 80011, 80012, 80018 and 80019; and the Weld County communities of Firestone, Frederick, Dacono, Longmont, Ft. Lupton, Mead and Erie. In addition, membership is open to civilian and military personnel of the Colorado Air National Guard, Colorado Army National Guard and those associated with Buckley Air Force Base in Aurora, Colorado. As always, family members of current Ent® members are also eligible to join.

Ent was founded under the guiding principles of the credit union movement and its motto “people helping people.” Our Statement of Commitment reinforces the credit union mission statement “...to improve members’ quality of life through education, unbiased financial advice, and access to the highest quality financial products and services.” Ent’s ongoing business practices support the philosophy of all credit unions to operate “Not for Profit, Not for Charity, But for Service.”

We will monitor and communicate our service to members in a meaningful way so that members, potential members, legislators, regulators and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in their lives.

We pledge to keep communication between the credit union and members open and honest as we continually search for new and effective channels of both service delivery and dialogue. Our extended hours call center puts members in touch with service representatives trained to answer questions, solve problems and offer appropriate products and services. Members may also contact us with general questions, concerns or online problem solutions through Ent.com. Quarterly and annual member surveys help us track member satisfaction, opinions and needs, and periodic member focus groups and online surveys provide immediate responses and feedback.

Through Ent’s strategic plan, we strive to enable our members to become financially self-sufficient and successful. We will emphasize consumer education and the teaching of financial thrift through seminars, podcasts, newsletter articles, financial fitness programs and our regular communication with members.

### **Service to Members**

Ent offers services designed to improve the economic and social well being of *all* members from *all* socio-economic backgrounds, including those of low-and-moderate-income, and return financial value to all who participate in our member-owned financial cooperative.

Ent recognizes the value of our members and makes it a priority to consistently provide excellent service with fully-trained and informed employees, clear and concise written materials, and ongoing improvements to our product and service lines. We are the largest local member-owned, full-service financial institution in Colorado with 27 service centers, including a campus service center at the University of Colorado at Colorado Springs (UCCS); military locations on Peterson and Schriever Air Force Bases in Colorado Springs and Buckley Air Force Base in Aurora; three service centers in the Pueblo area; two service centers in downtown Denver and one in Firestone.

## Member Services

### Preferred Member Recognition Program

Ent member participation in and use of credit union products and services is recognized through our Preferred Member Recognition Program. Points are awarded in the areas of product use, partner service relationships, balances and other attributes. Members receive preferred program benefits with an accumulation of four points from the following list:

- Mortgage/Construction/Consumer Loan
- Home Equity Loan/Line of Credit
- Direct Deposit
- Visa® Debit Card
- eStatement with Paper Statement Opt-Out
- Online Bill Pay
- Investment Services Relationship
- Ent Insurance Group Relationship
- Ent Wealth Management and Trust Services Relationship
- Combined Loan Balances Greater than \$50,000
- Combined Deposit Balances (including certificates) Greater than \$25,000
- Member for 10 or More Years
- Active or Retired Military

### Saving Money at Ent

\$35 membership share/minimum balance

- Regular Share Account
- *Money Space*® Youth Accounts – *Star Savers*® and *Galaxy*™
- Special accounts, including memorial, guardian/conservator, trust, estate, UTTMA, minor
- Money Market Savings Account – tiered dividend rates based on account balance
- Health Savings Account (HSA) – tiered dividend rates based on account balance, no minimum balance, no monthly fees, unlimited check writing, free HSA Visa Debit Card, eligibility requirements apply
- Savings Certificates
  - Choice Savings Certificate – for special saving needs, \$25 minimum to open, choose term between 6 and 12 months, allows additional deposits and auto transfer to member's savings account at maturity
  - FlexTerm Priority Certificate – 24-36-month terms, \$5,000 minimum to open, may adjust rate and/or withdraw up to 50% once during the certificate's term, may add to the certificate once during the first year of the term
  - FlexTerm Certificate – 3-60-month terms, \$500 minimum to open
  - Health Savings Account Certificate – 3-23-month terms, \$500 minimum to open
  - Coverdell Education Savings Account
  - Money Space Certificate – for ages 5-18, 12-month term, \$500 minimum to open
- Individual Retirement Accounts
  - Traditional
  - Roth
  - SEP (Simplified Employee Pension)
  - IRA FlexTerm Certificate – 3-6-month terms, \$500 minimum to open
  - High-Yield IRA Savings Account – \$5 minimum to open, dividend rates based on account balance

- Ent Priority FlexTerm IRA – 24-36-month terms, \$5,000 minimum to open, may adjust rate and/or withdraw up to 50% once during the certificate's term, may add to the certificate once during the first year of the term
- Ent Investment Services – Access to uninsured investment products to help build wealth

### **Managing Money at Ent**

- Free Checking Account – no monthly fee, no minimum balance, unlimited check writing, unlimited surcharge-free transactions at all Ent and CO-OP Network ATMs, free telephone and online banking with free Bill Pay, check images, eStatements and eMail alerts, free box of standard checks at account opening, free eStatements, free Visa Debit Card
- ValuePLUS Checking Account – dividend bearing account, no monthly fee with \$500 average daily balance, four free ATM transactions monthly at any non-network machine, plus all the benefits of the Free account
- Free College Checking – dividend bearing account, no monthly fee with \$500 average daily balance, no minimum balance, unlimited check writing, unlimited surcharge-free transactions at all Ent and CO-OP Network ATMs, four free ATM transactions monthly at any non-network machine, free telephone and online banking with free Bill Pay, check images, eStatements and eMail alerts, free box of standard checks at account opening, free eStatements, free Visa Debit Card
- Switch Kit – makes it easy to move a checking account from another financial institution to Ent
- Visa Debit Card and *Galaxy* Debit Card
- ATM Card – access to surcharge-free Ent-owned machines (instructions in Spanish available at select locations) and the surcharge-free CO-OP Network
- Visa Credit Cards
- Direct Deposit
- Online Banking, including Bill Pay, eStatements, check images, downloads to Quicken™ and Microsoft® Money
- Telephone Banking
- Extended hours call center for member questions, transactions, loan applications; Spanish-speaking Member Service Representatives available
- Coin counting machines – free use for individual members, 5% fee for business members
- Electronic Deposits or Debits
- Notary and Signature Guarantee Services
- Credit Union Service Network – allows Ent transactions at member credit union offices throughout the state and country; Network “Outlets” provide services to members of other credit unions in the Network – Ent’s military locations, Pueblo-area locations, downtown Denver locations and Firestone location are shared Credit Union Shared Branching Outlets
- Money Orders, Official Checks, Travelers Checks (Euro Travelers Checks available at select centers), Temporary Checks
- Visa and American Express Gift Cards
- Wire Transfers
- Accidental Death and Dismemberment Insurance
- Vehicle, Home, Life Insurance – offered through partner companies
- PetCare™ Insurance – offered through CU Pet Source
- Identity Fraud Protection – offered through Identity Fraud, Inc.
- Dental Benefits Plus Insurance – offered through GE Financial
- BALANCE<sup>SM</sup> Partnership – confidential resources to help members manage their finances, including money management counseling, debt management plans, credit report review, all at no charge to the member

- Online Advice Center – interactive tools to help members choose products and services based on their needs, includes new member account, checking, savings, IRA, retirement, college planning, estate planning, upcoming expense and money management modules

## **Borrowing Money at Ent**

Apply at a service center, through the call center or online

- Auto Loans
- CreditDefender®, Guaranteed Asset Protection (GAP) Coverage, Mechanical Breakdown Protection
- Visa Credit Cards
- Home Equity Loans and Lines of Credit
- Interest Only HELOCs
- Savings-Secured and Unsecured Personal Loans
- First-Time Borrower Program – for members 18 and older who want to apply for a loan on their own, includes mandatory credit workshop or BALANCE counseling to qualify for a lower loan rate, promotes a face-to-face loan application process
- Real Estate Lending Center
  - First and Second Mortgages
  - Conventional Loans
  - VA and FHA Loans
  - Fannie Mae Flexible 97® Mortgages for Qualified Borrowers
  - Interest Only Loans
  - Adjustable Rate Mortgages
  - Jumbo Mortgage Loans
  - Lot, Land, Construction Loans
  - Reverse Mortgages
  - First-Time Home Buyers Program
- Online Advice Center – interactive tools to help members choose the right consumer or mortgage loan option based on the purpose of the loan, special available programs, payment schedule, collateral, etc.
- Member Solutions Group – Member Solutions Specialists take a positive, consultative approach to working with members having difficulty making loan payments or even facing default or foreclosure

## **Business Banking**

The Business Banking Group provides a wide range of banking services for local businesses and organizations.

- Business Savings Accounts
  - Business Savings
  - Business Money Market Savings Accounts
  - Plus, Business FlexTerm Certificates and FlexTerm Priority Certificates
- Business Checking Account Services
  - Free Business Checking
  - Business Dividend Checking
  - Business Analysis Checking
  - Other Checking Services: Free Visa Debit Card, Automated Clearing House (ACH), Electronic Wire Transfers, Internet Account Access
- Business Visa Credit Cards
  - Ent Visa Platinum Business Rewards Credit Card
  - Ent Visa Business Credit Card

- Ent Visa Business Travel Credit Card
- Ent Visa Business Company Credit Card
- Business Line of Credit
  - Fixed rate, unsecured, no annual fee, easy access
  - Overdraft protection when linked to a Business Checking Account
- Health Savings Accounts
- High-Deductible Health Plans
- Merchant Card Processing
- Payroll Services

## **Corporate Banking**

The Corporate Banking Group provides a wide range of banking services for local businesses and organizations.

- Corporate Loan Services
  - Revolving Lines of Credit
  - Term Loans
  - Letters of Credit
  - Corporate Visa Credit Cards
- Real Estate Loan Services
  - Term Loans – Retail, Office, Industrial, Apartment Financing
  - Construction Loans
  - Development Loan Lines of Credit
- Corporate Check Account Services
  - Corporate Checking Account
  - Zero-Based Checking Account
  - Other Checking Services: Automated Clearing House (ACH), Electronic Tax Deposit, Wire Transfers, Internet Account Access

## **Member Education**

Ent continues to reaffirm its long-standing commitment to financial and consumer education to help members improve their quality of life. Member education is offered through a variety of credit union programs from *Money Space for Kids* to seminars and the quarterly newsletter. We are a provider of products and services for our members, a source of information and education and a trusted financial partner. At Ent, the goal is clear: educate members to become informed and skilled in using credit union products and services to help them reach their personal and financial goals.

### **Member Education Programs**

**Youth Financial Education** - Understanding the importance of providing financial education at an early age, the Ent Board of Directors made youth financial literacy a top credit union priority. As a result, savings clubs for young members were introduced in 2002.

*Star Savers*, for kids ages 12 and under, emphasizes the value of saving, budgeting and spending money wisely. A *Log Book* records account transactions; each deposit earns a stamp in the passport, and ten stamps earn a reward from a “treasure chest.” Quarterly *Star Savers* tours of a service center have been very successful...for both the kids and their parents. Tours include a short discussion about how the credit union serves its members, a trip behind the teller line and into the drive-up area for the kids, a look into the vault, evaluation time and refreshments. In addition to the tour, kids who have saved at least \$500 are recognized as Club 500 members and receive a certificate and *The Kids’ Money Book*.

*Galaxy* is for teens 13 through 17 and features a special *Galaxy* Debit Card, optional *Galaxy* logo on checks and account opening gift. Teen money management seminars are scheduled quarterly and include information on savings and checking accounts, budgeting and credit. At the seminars, teens that have saved at least \$1,000 are recognized as Club 1000 members and receive a certificate and *The Complete Idiot's Guide to Money for Teens*. Young members in both programs may open a *Money Space Certificate* for a minimum deposit of \$500.

Ent supports the CUNA National Credit Union Youth Week<sup>SM</sup> each April with youth activities, seminars and chances to win youth money books. The week is promoted in parent-oriented publications, with statement inserts and online.

Ent also offers material for teaching preschoolers about money through online links to the CUNA Thrive by Five<sup>TM</sup> program and information in our Money Space brochure.

Ent has also worked with several smaller credit unions and school districts to introduce the National Endowment for Financial Education (NEFE) Financial Planning curriculum to high school students. Ent personnel have assisted with presentations to school boards, scheduling training and drafting grant requests to the Credit Union Association of Colorado Foundation to underwrite training expenses for teachers.

**Junior Achievement** – From 2001 to 2006, Ent was the principle underwriter of the Junior Achievement Personal Economics curriculum in local middle schools. The Personal Economics program was discontinued for 2007, but the credit union continues its monetary support of Junior Achievement. In addition, employees volunteer as classroom consultants in schools throughout the community. Ent is consistently recognized as one of the top three volunteer providers among Colorado Springs businesses.

**Jump\$tart** – Ent is a leading member of the Colorado Jump\$tart Coalition for financial education. Combining representatives from banks, credit unions, state and federal agencies and interested non-profit organizations, Colorado Jump\$tart aims to raise awareness of the need for improved financial literacy and support efforts to address that need. Our Education Manager attends Coalition board meetings and participates with the organization.

**UCCS Education Partnership** – Ent provides class content and instructors for an entry level Business Department curriculum class in personal finance and financial education workshops for campus clubs and organizations.

**Ent.com** – Our comprehensive website provides information on products and services, rates, locations and hours, community involvement, promotions, history and credit union leaders. The Ent Online Education Center is a resource for information on auto and home buying, savings and retirement, the BALANCE financial fitness program, taxes, trusts, seminars, identity protection (through the Identity Protection Resource Center) and calculators (auto loan, auto loan vs. home equity, mortgage, mortgage qualifier, rent vs. buy, 15 year vs. 30 year mortgage, credit card payoff, retirement planner, savings goals, net worth and asset allocator). The website also features our *Money Space for Kids*, which contains complete information on our youth programs and includes introductions to *Star Savers* and *Galaxy*, our Children's Privacy Pledge, links to the *Googolplex* and *Strive by Five* websites, plus the *Parent Planet*<sup>®</sup> where adults can find program information and educational links to sites specializing in teaching kids the importance of saving and borrowing responsibly. The Investing/Insurance tab gives members access to information about Ent Investment Services and a link to eVISION<sup>®</sup> for online investing. In addition, members can locate Ent Service Centers, Shared Service Centers outside the Ent service area and Ent and CO-OP Network ATMs.

**Quarterly Newsletter** – The newsletter, mailed directly to members and posted on our website, is the primary channel for regular member communication. Front-page articles have addressed identity theft, Internet security, the value of membership in Ent, and how to create a financial fitness plan. Additional articles on trusts and trustees, IRAs, investments, insurance, business banking, credit union promotions and milestones help us reach our ongoing goal to help members become more informed and astute consumers.

**Secure@Ent®** – Ent is committed to the security and safety of member financial and personal information. Our Secure@Ent brochure provides information on online access and physical data security, passwords, email security, PC protection and identity protection tips. Additional information is available online in the Identity Protection section of the Education Center.

**Member Seminars** – The scope of the Ent educational seminar program has expanded considerably in recent years. Seminar topics include successful budgeting, investing for retirement, trusts and estate settlement, personal safety and awareness, disaster preparedness, identity protection, IRAs, long term health care, water and energy conservation, becoming a caregiver, online bill payment, and wills and other important documents. In addition, seminars on car buying, our First-Time Home Buyers program, reverse mortgages, and construction loans are scheduled several times each quarter. Monthly Online Bill Pay workshops, which offer a bill pay demo and one-on-one help for setting up actual bills, fill up very quickly and are well received. Personal financial presentations are also provided to local schools, from elementary to college.

**Financial Education Podcasts** – Short, online presentations to help members become better informed on important, popular topics when and where they're ready to listen.

**Pikes Peak Community Action Agency** – Partnership with PPCAA, a non-profit organization serving the Pikes Peak Region, includes Individual Development Accounts for clients in the *Save Up to Step Out* program and Youth Education Savings (YE\$) Accounts for teens and young adults saving for education and vocational training. Funds saved in these special Ent accounts are matched by the agency and can only be withdrawn for specific expenses. Ent provides financial education for clients in the YE\$ program; attendance is mandatory before clients can make withdrawals from the account.

**Financial Counseling** – Through seminars, personal appointments and educational articles our members receive important financial planning information from many knowledgeable resources.

Ent Investment Services offers investment, retirement and financial consulting by experienced registered representatives. A free, no-obligation consultation helps members determine their needs and map their financial future. (Investment representatives are employees of Ent and registered through our broker/dealer, CUSO Financial Services L.P [Member FINRA/SIPC] Investment products and services are not NCUA/NCUSIF-insured, not guaranteed or obligations of the credit union and may lose value.)

The Ent Insurance Group® provides a broad range of personal insurance products, including vehicle, homeowners and renters, health and life, long term care, and long and short term disability income insurance. Business coverage includes general liability, Workers' Compensation, commercial property and vehicle insurance, employee and executive benefit insurance, and 401(k) plan design and administration.

Ent Wealth Management and Trust Services offers complete services through MEMBERS® Trust Company, a nationally-chartered, full-service trust company owned by a nationwide group of credit unions. The mission of MEMBERS Trust is "to educate and inform credit union members and the general public about trusts and the benefits they offer, and to provide competitive trust services..." In addition to wealth management and trust administration, services available to both members and non-members include

estate administration, charitable and foundation investments and administration, custody of assets and retirement planning services. The Colorado Springs office, located at 7350 Campus drive next door to the Ent Operations Center, is staffed by a trust officer, senior investment officer, private banking officer and administrative specialist.

**BALANCE<sup>SM</sup>**, a “Financial Fitness Program,” is a partner with Ent and provides proactive financial counseling and education to help members avoid financial crises, like charge-offs, bankruptcy and foreclosure. Members can also receive educational materials on a wide variety of financial and credit-related topics, including budgeting, home buying, credit reports, and retirement planning. An extended-hours call center provides immediate access to a financial counselor six days a week. Callers with questions that cannot be answered in the normal 5 to 30 minute range are given the opportunity to make a telephone counseling appointment and complete a written action plan. Our partnership agreement includes member seminars presented by BALANCE certified financial counselors.

## **Involvement / Governance**

Ent diligently preserves credit union democratic principles through the following current activities:

**Annual Business Meeting** – The Ent annual meeting gives members the opportunity to receive the annual report and hear the highlights of the previous year from the CEO and Chairman of the Board of Directors. Members are invited to address concerns or ask questions by completing a comment card; a personal response is provided if the member desires.

**Board of Directors** – Members of the nine-person Board of Directors are elected by the membership with each credit union member allowed one vote. Each year, a call for nominations is posted in the quarterly newsletter and posted on the credit union website. The Nominating Committee selects candidates for final nomination. Elections are held annually as needed; voting is by mail under the oversight of an independent firm. The Board of Directors represents the interests of all members and works with the management staff to implement the vision of the credit union.

**Supervisory Committee** – The Supervisory Committee oversees the internal and annual external audit process and receives unresolved member complaints. A Supervisory Committee representative attends monthly Board meetings.

**Volunteer Involvement** – Volunteer leaders represent Ent at meetings and conferences, serve on credit-union related committees and community boards, and complete the Filene, Raiffeisen and Bergengren certifications.

## **Diversity**

Ent operates as a democratically-controlled, member-owned financial cooperative and strives to bring people of diverse backgrounds to the credit union...as members, staff and management personnel and volunteers. For employees, ability and performance are the major criteria for success.

The Nominating Committee seeks candidates from all sectors of the community to ensure a diverse Board of Directors, and, in turn, the Board works to appoint volunteers with different backgrounds for the Supervisory Committee.

Ent uses a variety of analytical tools to understand the demographic makeup of the membership in order to offer specific products and services to meet member needs.

Surveys and focus groups provide direct feedback from members on our communication efforts, how we are perceived in the community, and how we can improve our product lines to best serve all membership segments. Our adherence to the guidelines of the Equal Credit Opportunity Act and the Federal Fair Housing Law ensures that equal consideration is given to all loan applicants without regard to a member's race, age, color, religion, gender, disability or national origin.

### **Commitment to Credit Union Movement and other Cooperative Activities**

Within the credit union movement, Ent participates in chapter and association events and works to further credit union principles and philosophies on the national level through the Credit Union Executives Society (CUES), Credit Union National Association (CUNA), the National Association of Credit Union Service Organizations (NACUSO), and the Defense Credit Union Council (DCUC).

Staff and volunteers serve on the Boards of Directors/Committees/Task Forces of the Pikes Peak Chapter of Colorado Credit Unions, Credit Union Association of Colorado, SunCorp Corporate Credit Union, Rocky Mountain CUES, Filene Institute and the Credit Union Service Network (CUSN). Personnel regularly attend chapter, association, CUNA, DCUC and CUES meetings and conferences. In addition, Ent supports the Credit Union Legislative Action Committee, Special Legislative Fund, Credit Union Foundation, Colorado's Consumers United Association, Community Development Credit Union start-up program, CUES headquarters building project and the Credit Union House in Washington, D.C.

Ent belongs to:

- the CO-OP ATM network, which provides our members access to no-surcharge ATMs across the country
- the Credit Union Service Network, which allows our members to conduct financial transactions at any shared service center in the network, regardless of who owns/operates the center
- the Armed Forces Financial Network (AFFN), which allows our members worldwide access to military ATMs

In the Pikes Peak community, staff members serve on association and organization boards and committees, and attend meetings and conferences to stay current with changes in their respective fields.

Our political involvement at all levels supports those candidates and issues that further the values, stability and member service history of the credit union movement.

### **Public Service / Corporate Citizenship**

Ent is dedicated to involvement in our community, both as a corporate sponsor of events and as a volunteer resource. Employees volunteer with, or support as leaders and board members, the following organizations and agencies:

Junior Achievement of Southern Colorado • United Way of the Pikes Peak Region  
YMCA of the Pikes Peak Region • Youth Council of the Pikes Peak Workforce Center  
Penrose Foundation • Boys and Girls Clubs • Colorado Springs Chamber of Commerce  
Colorado Springs Hispanic Chamber of Commerce • Goodwill Industries  
Leadership Pikes Peak • Ronald McDonald House • Head Start  
Rocky Mountain American Cancer Society (2002 Corporate Partner of the Year)  
Festival of Lights Parade (presenting sponsor) • Veterans Day Parade • Women's Resource Center  
Pikes Peak Funders Forum/Partners in Philanthropy  
Urban League of the Pikes Peak Region • Memorial Hospital • El Paso County Bar Association

The Daniels Fund • Pikes Peak Library District • Boy and Girl Scouts  
as well as churches, schools, and other charities.

In addition, the 2008 Ent Community Philanthropy Program provided monetary support to a wide variety of local agencies and programs, including:

African American Youth Leadership Conference • American Cancer Society  
American Diabetes Association  
American Heart Association (Heart Walk – Leading Fund Raising Company)  
American Red Cross (Pikes Peak and Pueblo) • Assistance League of Colorado Springs  
Better Business Bureau. • Black Chamber of Commerce  
Boy Scouts of America (Pikes Peak Council) • Boys and Girls Club (Colorado Springs and Pueblo)  
Care and Share • Center for Nonprofit Excellence  
Court Appointed Special Advocates (CASA) • Downtown Partnership • El Cinco de Mayo  
El Pueblo Adolescent Treatment Center (Pueblo) • Executive Women International  
Falcon Educational Foundation • Girl Scouts Wagon Wheel Council  
Goodwill Industries of Colorado Springs • Greater Colorado Springs Chamber of Commerce  
Greccio Housing • Habitat for Humanity of Teller County • Hispanic Chamber of Commerce  
INROADS of Southern Colorado • Junior Achievement of Southern Colorado • La Gente Youth Sports  
Latino Chamber Development Foundation • Leadership Pikes Peak  
LULAC National Educational Association • Mayor's 100 Teens  
Memorial Health System Foundation • Parkview Foundation (Pueblo) • Partners in Housing  
Peak Education • Penrose-St. Francis Health Foundation • Pikes Peak Community Action Agency  
Pikes Peak Foundation for Mental Health • Pikes Peak Habitat for Humanity  
Pikes Peak Library District • Pikes Peak Partnership • Pikes Peak United Way  
Pueblo Hispanic Education Foundation • Sangre de Cristo Hospice and Palliative Care (Pueblo)  
Soaring Eagles Center for Autism • Southern Colorado Women's Chamber of Commerce  
Starlight Colorado • SunWest Educational Foundation (Pueblo) • Tri-Lakes Chamber of Commerce  
United Way of Pueblo County • University of Colorado at Colorado Springs  
University of Colorado Foundation • Women's Resource Agency  
YMCA of the Pikes Peak Region • YMCA and YWCA of Pueblo

Reflecting its origins as a military occupational credit union, Ent supports recognition programs and activities of the military organizations in its field of membership, with particular emphasis on units at Peterson AFB, Cheyenne Mountain AFB, Schriever AFB, and, since April 2002, Buckley AFB. In 2008 specific support has been provided to, among others:

Air Force Sergeant's Association  
Annual Awards and Recognitions Programs of the following:  
NORAD – USSPACECOM; Air Force Space Command • 460<sup>th</sup> Air Base Wing (Buckley AFB);  
310<sup>th</sup> Space Group; 21<sup>st</sup> Space Wing; 302d Airlift Wing (AF Reserves)

Buckley AFB Spouses' Group  
Colorado Air National Guard Heritage Committee (Buckley AFB) • Fort Carson Officers' Spouses' Club  
National Guard Association of Colorado • NORAD 50<sup>th</sup> Anniversary  
Peterson AFB Non-Appropriated Fund Activities • US Navy League (Navy Birthday Ball)  
2007 Combined Federal Campaign (Buckley AFB)

In 2000, Ent initiated the Youth Endowment Series (YES). Area youth-focused agencies and programs are invited to apply for grants to support specific projects or continuing programs benefiting young people in the Pikes Peak Region. A panel of credit union employees considers the submissions and selects local agencies to receive major YES grants. Additional funds are also provided as lesser gifts to support the work of the agencies not selected for major grants. Major YES recipient Colorado Springs agencies for 2008 were:

Alpine Autism Center • Big Brothers/Big Sisters-Pikes Peak  
Boys and Girls Club of the Pikes Peak Region • Children's Literacy Center  
Colorado Springs Teen Court • Future Self  
Juvenile Diabetes Research Foundation • Performing Arts for Youth Organization (PAYO)  
Pikes Peak Library Group • TESSA • YMCA of the Pikes Peak Region

Major YES recipient Pueblo agencies for 2008 were:

El Pueblo Adolescent Treatment Center • Habitat for Humanity-Pueblo • Parkview Foundation  
Pueblo City/Country Library District • Soaring Eagles Center for Autism

Other youth service agencies benefiting from support through the YES program include: CASA of Pueblo, Community Partnership for Child Development (Head Start), Griffith Centers for Children, Inside/Out Youth Services, Kinderkirk Kindergarten (Pueblo), Metro Rides, Pueblo West Community Teen Cooperative, Salvation Army, Urban Peak of Colorado Springs and YMCA of Pueblo.

### **Community and Credit Union Recognition**

Ent received the 2003 Dora Maxwell Social Responsibility Award from the Colorado Credit Union Association in recognition of its Youth Endowment Series program. We received the 2005 "Excellence in Customer Service Award" from the Better Business Bureau® of Southern Colorado and the 2006 Partners in Philanthropy award for "Outstanding Large Company Philanthropy Program." Ent was chosen 2005, 2006, 2007 and 2008 "Best Credit Union in Colorado Springs" by the readers of the *Colorado Springs Business Journal*. We received a 2006 "Best Practices" national award from the CUNA Marketing and Business Development Council for our summer Cheyenne Mountain Zoo/Money Space youth account promotion and a 2007 *Credit Union Journal* "Best Practices" national award for our 50<sup>th</sup> Anniversary Free Financial Expo. The Colorado Springs Hispanic Chamber of Commerce recognized Ent with their "Large Business of the Year Award" in 2007. In the 2008 *Colorado Springs Business Journal* readers poll Ent was also chosen "Best Commercial Lender" and "Best Local Ad Campaign," and was a runner-up for "Best Business Support to Local Charities," "Best Business Bank," "Best Large Company with a Promising Future" and "Best Corporate Financial Services."